



# Women in Lerala

## The Impact of Kgetsi ya Tsie

### **Group:**

Meredith Seeton (ED5378)

Katrine Barnekow Rasmussen (ED2252)

Nina Marie Holmboe (ED2281)

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### **SLUSE**

**Interdisciplinary Land Use and Natural Resource Management**

## 1. Preface

This project is part of the Interdisciplinary Land Use and Natural Resource Management (ILUNRM) course under the SLUSE Consortium. The course is 15 ECTS points and consists of three phases:

1. Preparing for the fieldwork in Denmark (autumn 2004)
2. Doing fieldwork in Botswana (January 2005)
3. Reporting and analysing in Denmark (spring 2005)

In the process we met a lot of people who assisted us in our research. We would especially like to thank the people at Kgetsi ya Tsie (Amanda, Masego, Atty and Doreen) who patiently helped us in answering our many questions. We also want to thank Mma Tsiane, Sello Moroka (the Kgosi of Lerala), Mrs. Murphy and all of our informants in Lerala who were very helpful in our study. In order to communicate with people in Lerala we used interpreters. Murphy and Setunya were very helpful in that regard.

Quentin Gausset, Andreas de Neergaard, Trevor Hill, Catherine Traynor, Bothepha Kgabung, Ruben Sebege and Prof. Lado (our supervisors from Denmark and southern Africa) have assisted us in many ways both in the field and in writing and discussing our project - thank you very much for that. Last but not least our counterparts Ben Khumalo (Swaziland), Ruvimbo Martinhari (South Africa), Kgosietsile Velepini (Botswana) and Masego Kgafela (Botswana) need a big thanks for their help in the field and our many fruitful discussions on the research.

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Meredith Seeton

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Katrine Barnekow Rasmussen<sup>1</sup>

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Nina Marie Holmboe

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<sup>1</sup> Katrine has been a part of the entire process but unfortunately cannot sign as she is in Uganda.

## 2. Abstract

During our stay in Lerala, we investigated the impacts of Kgetsie ya Tsie (KyT), a women's organisation in the Tswapong Hills of eastern Botswana, on the lives of its members. The mandate of KyT is to empower its members through the commercialisation of products from the bush veld, and providing education and access to micro-credit for women in twenty-eight villages. Since we stayed in Lerala we focused on the impacts on women in this village. We began by investigating the situation of women in Lerala and found that in fact women are disadvantaged in their access to income-generating assets and to some extent legally and socially disadvantaged. We concluded that the mandate of KyT then fits the situation at hand.

KyT relies heavily on donor funding. This practice did not cause problems in the beginning, but as donor fatigue set in, this reliance restricted the activities of the organisation. While impacts on women were positive in the beginning (better prices than on the market were provided for veld products, loans were distributed and training programs were provided), there is currently no benefit from being a member of KyT. Marketing of veld products has not been successful and KyT is buying very little from members. Loans are no longer being given out as the repayment rate has fallen and education has stopped as the resources to continue are lacking. An organisation with better communication and more member involvement could possibly have a more positive impact on the members.

## 3. List of Abbreviations and Setswana Words

CBO	Community Based Organisation
CDO	Community Development Officer, part of the administration of KyT
Gala la Tshwene	A traditional herbal treatment for strokes, high blood pressure and severe headaches.
Kgosi	The chief of the village
Kgotla	The centre of the village where all important decisions are made. Includes the Kgosi's office.
KyT	Kgetsie ya Tsie
Lerotse	A kind of melon
Letsoku	A natural face powder
Monepenepe	An herbal treatment from the root of the Monepenepe tree traditionally used for cleansing the blood. It is also used for the relief from period pains.
Morogo	Morogo is made from dried bean leaves. It is very nutritious and excellent for making relish.
Morula/Morula	A tree with juicy fruits that can be processed and used in various ways.
Mosata	A high protein meat substitute sliced and dried from the fruit of the mosata tree.
NGO	Non-governmental organisation
PC	Project Coordinator
Phane	Worm living at the mophane tree. A delicatessen when dried and salted

For an explanation of Regions, Centres and Groups refer to Appendix 2.

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## 4. Context and Objectives

Botswana is considered a middle-income country<sup>2</sup> and has made a lot of progress in the past few decades. Botswana's economic and social situation has changed a lot since its independence in 1966 mainly because of the discovery and subsequent mining of diamonds. Unfortunately, income has not been distributed equally amongst the population and there remain many problematic issues within rural development. People in rural villages often live in a certain degree of poverty (47% of the population is below the national poverty line).<sup>3</sup> The women and the female-headed households are especially economically disadvantaged<sup>4</sup>. These women, however, are also an important resource in the development of Botswana: "*Greater gender equity means that women are able to express their potential, to the benefit of the entire household and community.*"<sup>5</sup>

Problems of gender inequality and rural poverty are often addressed through the creation of community-based organisations, which are particularly targeted at women. Kgetsie ya Tsie (from now on called KyT<sup>6</sup>), rooted in the Tswapong Hills, is such an organisation.<sup>7</sup>

As community-based organisations only find success if they address situations at hand, KyT's impacts would be restricted if it had a mandate which was not relevant in the Tswapong Hills. The organisation's mandate to empower women implies that the women in the Tswapong Hills are not empowered or at least somehow unequal to men. In order to investigate this hypothesis we began with a background study of the situation of women in Lerala. As there is clearly no checklist for empowerment, we decided to simply investigate the financial, social and legislative situation of women in Lerala and compare it to that of men.

KyT aims to empower women through the activities of veld product commercialisation, giving access to credit and educational programs. We have structured our report according to these activities and our research objects are therefore:

The impacts of:

- Veld product commercialisation
- Micro-credit scheme
- Educational program

Unfortunately the organisation is currently experiencing financial difficulty, which is restricting its impacts and we therefore decided to adopt a historical outlook of the impacts of KyT.

Our investigations in Lerala were focused on the following research question:

- **How has Kgetsie ya Tsie impacted its members in Lerala throughout the development of the organisation?**

In the following we will first briefly discuss our methods and the constraints we experienced in the field. Then, in our results section we will discuss the background situation of women in Lerala with emphasis on explaining the mandate of KyT. Since the impacts KyT has had on its members have varied a lot over time we will then outline the development of the organisation. Finally we will discuss the impacts of the three activities through time and in the analysis we will summarise and explain the major trends of the impacts.

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<sup>2</sup> [www.nationmaster.com]

<sup>3</sup> [www.nationmaster.com]

<sup>4</sup> [Cullis and Watson, 2003, p. 17], [Enge, 1982, p. 45].

<sup>5</sup> [IFAD, 2000]

<sup>6</sup> See Appendix 1 for all abbreviations and Setswana words used in the report.

<sup>7</sup> See Appendix 2 for additional background information on KyT.

## 5. Methodology and Process

### 5.1 Process of the Project

Our first impressions of KyT were from the webpage of the organisation. The impression we got from the homepage was that it was a solid and well-founded organisation that empowers women in the Tswapong Hills; it has been so successful that its biggest challenges were to expand more, develop new products and get more members. KyT's webpage states that:

*“KyT's success has created its own momentum, with pressures both to develop new groups and to expand its product range... ..These plans illustrate the potential for KyT within the Tswapong Hills. If achieved, and the success record to date indicates that they will be, they have potential implications for rural women elsewhere. The successes of KyT and the lessons learned in the process can be repeated in poor rural communities on an international level.”*<sup>8</sup>

Our impression of the organisation started to change when we telephoned the current Project Coordinator (PC), Amanda Million-Burger. She suggested that there was a strong emphasis on micro-credit and that there were severe financial problems within the organisation.

We articulated our research question differently than in our synopsis<sup>9</sup> after discussing with our counterparts in Gaborone. We shifted from looking at the role of KyT to investigating the impacts of KyT: a change, which made our analysis easier.

When we came to Lerala<sup>10</sup> and conducted the questionnaire, we were surprised by how few villagers had heard of or were members of KyT. We discussed how to adapt our research to these new conditions. Two days later we interviewed Million-Burger again and discovered that KyT's financial problems are such that it is actually in need of further donor funding if it is not to close. A resulting problem for us was that the staff of KyT was very busy and of course had to focus on their work. It was sometimes difficult to avoid feeling as if we were in the way with all our questions, which involved sensitive data such as statistics on repayment of loans and Profit and Loss sheets that might put KyT and its members in a bad light.

Amanda Million-Burger is relatively new in the organisation and was, as she expressed it, still learning. She helped us as much as she could, but the numbers and figures were especially difficult to collect.

Another problem in collecting data was that January is the time for ploughing and weeding the fields. Therefore we found some households empty: everybody had gone to the fields. We also found that some people were at funerals or at the cattle posts (the latter refers mostly to men). We had planned to bring a whole KyT group of five women together to study the group dynamics. Unfortunately we had to settle on a group meeting with four women from three different groups. Also we wanted to talk to some husbands of members, but found it difficult in practice to arrange meetings.

When finalising the report and analysing the data we found that amongst us three we had sufficient data to carry out the analysis, although it was often difficult to analyse social issues having been in the village for only ten days. We unfortunately did not manage to share with and collect all the data gathered by our counterparts while in Gaborone but they have been helpful with providing

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<sup>8</sup> [www.kgetsiyatsie.org]

<sup>9</sup> See Appendix 11 for Synopsis.

<sup>10</sup> See Appendix 10 for Activity Schedule.

information about certain issues.

### **5.3 Methods**

To maximize the validity of our study, we used quantitative and qualitative data obtained in questionnaires, interviews, and statistical material from KyT. We conducted semi-structured as well as conversational interviews, which included participatory rural appraisal techniques. We also conducted literature studies concerning KyT and other Community based Organisation (CBOs) in the region. Other focuses of our literature study were micro-credit systems and the issue of loan repayment.<sup>11</sup>

### **5.4 Limitations of Data**

#### **5.4.1 Questionnaire**

The questionnaire was given to 123 informants (from 123 different households, both members and non-members) in a manner that was not truly random. The data gathered from the questionnaires was analysed using the SPSS. This tool helped us understand the presence of KyT in the community, which was much less than we expected. We attempted to create a general profile for both members of KyT and non-members, but found that the number of informants who were members of KyT was very low. In order to increase our statistical validity we took questionnaires to some of our interviews with members so that the profiles of members and non-members could be compared. We experienced difficulties finding enough members of KyT and our sample size of members was still too small to have much statistical validity.

#### **5.4.2 Semi-Structured Interviews**

We interviewed all of the staff at the KyT office in Lerala as well as the Community Development Officers (CDOs). We wanted to gain more knowledge on the structure and problems of the organisation and were aware of the possible differences between the responses of the staff and administration and the members of the organisation. We tried to compare descriptions and limit the bias in our data. We did not manage to interview very many women who were founding members which means that a lot of our understanding of the early development of the organisation is from our interview in Gaborone with Tsiane, the first PC.



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<sup>11</sup> For a detailed description of the methods, why they were used, and what was gained from each, refer to Appendix 3.

## 6. Presentation of Results

### 6.1 Background

The mandate of KyT is to empower women in the Tswapong region, which implies that women in Tswapong were not empowered, or that they were somehow disadvantaged in comparison to men. This supposed disadvantaged status of women is the object of examination in the following chapter.

#### 6.1.1 The Concept of Empowerment

Empowerment is a vague concept and it can be defined in many ways. Since empowerment has been the central concept throughout the existence of KyT we wanted to investigate how it is defined by various project coordinators as well as the members of KyT.

In our interviews, we were presented with different perceptions of what empowerment means. The most common perception was that empowerment means to have success with a business or a job, but almost none are available. There was a widespread misconception amongst members that KyT was going to provide jobs for members, leading to much disappointment with the organisation.<sup>12</sup> Also some members described empowerment as acquiring new skills and using them to increase ones income. Women who had been members for a long time especially focused on skill-acquisition, and stated that KyT had helped them a lot in this regard.

Our finding was that in the eyes of the women (members and non-members) we interviewed, empowerment was equivalent to financial independence (described in different ways). Most non-members did not know much about the activities of KyT, and for this reason they were reluctant to specify in what way they thought KyT empowered the members.

The PCs - having a non-rural, non-Batswana<sup>13</sup> backgrounds - were not as tangible in their descriptions of empowerment. They talked about social and financial empowerment and people's ability and possibility to strive for their ambitions and goals. The PCs perception of empowerment is more theoretical, whereas the women in Lerela viewed empowerment as a set of very practical goals.

In the following we will try and analyse the hypothesis of KyT based on the members and the PC's own perceptions of the concept of empowerment.

#### 6.1.2 The Financial Situation of Women in Lerela

Our literature study of the conditions for women in Lerela suggests that women are disadvantaged in their access to livelihood assets compared to men.<sup>14</sup> The difference is perhaps clearest shown when comparing the situation of female and male-headed households, as this comparison allows us

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<sup>12</sup> When KyT comes to a new village they have an introduction meeting usually at the Kgotla. At this meeting the staff explains the purpose of the organisation and how the members can benefit. Some of the women we have talked to in Lerela say that they got the impression from this meeting (or from somebody telling about the meeting) that KyT would create jobs in the village. They got the impression that all the positions available at KyT were to be filled by members or somebody from the family of the members. They felt it was promise to them. Therefore many are very disappointed that they did not get a job from KyT when they joined.

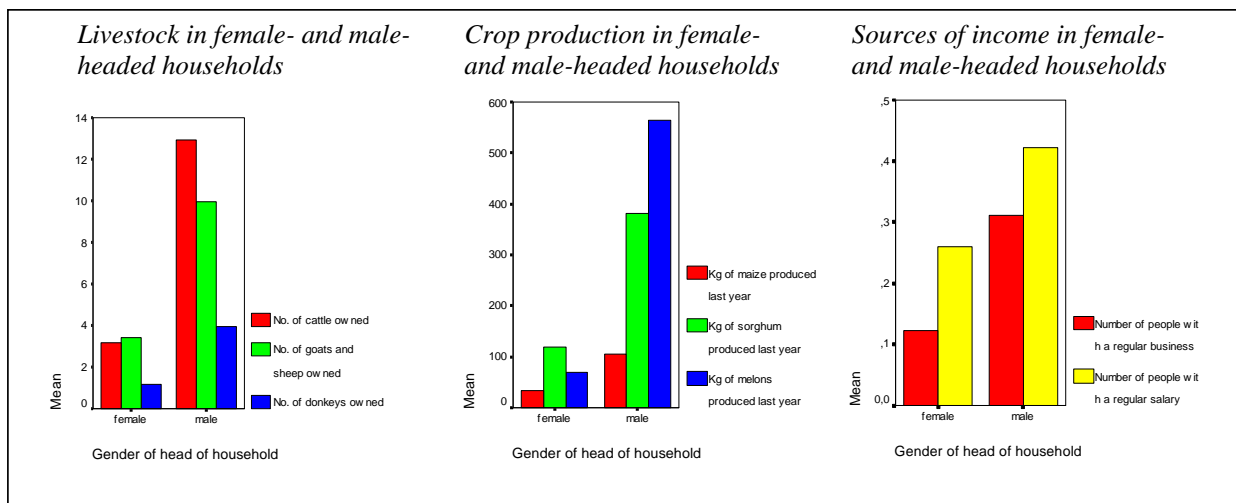
<sup>13</sup> To be Batswana means to be from Botswana

<sup>14</sup> [Cullis and Watson 2004, p. 17], [Enge 1982, p. 45].



to investigate household economies in the presence or absence of men.<sup>15</sup>

The following graphs, generated from our survey, show the relation between gender of the household head and access to various income-generating assets: livestock, crops, businesses and salaried incomes.



Our survey data shows that female-headed households have less livestock than male-headed households, especially regarding cattle. Cattle represent savings, are a symbol of prestige, are used as bride price and back-up in case of emergency. Although the role of cattle in Botswana seems to be decreasing, cattle is still important, especially in the rural societies; the number of cattle owned by a household is still a good indicator of its social and economic situation.

Also there is a clear tendency in our survey data that female-headed households have less crop production. Sorghum and maize are the two most important subsistence crops in Lerera. If there is a surplus production these crops are also sold, but most households depend on buying sorghum and maize. Melons are a valued cash crop in Lerera, and it is in the production of melons that we see the biggest difference between male and female-headed households.

According to our survey data, female-headed households have less salaried incomes and less businesses than male-headed households. Monetary incomes are increasingly sought after, as crop production and livestock rearing seem to become less attractive and less profitable.

After processing our data, the claims of the sources in our literature study are clearly supported. Female-headed households, according to the survey, have less access to the most important income-generating assets. They not only have less livestock and fewer subsistence crops but also fewer sources of monetary income (cash crop production, salaried jobs, and businesses). We can conclude that female-headed households in Lerera are economically disadvantaged in comparison to male-headed households.

Our interviews and observations in female-headed households in Lerera paint the same overall picture of marginalised families where, considering their financial and social situation, it was hard to imagine how they managed to survive.

<sup>15</sup> In female-headed households there can be men present (for example a unmarried son or other relatives living in the house), but it is the woman who has the main responsibility of the economy in the family.

### 6.1.3 The Social and Legislative Situation of Women

The social and legislative situation of women in Botswana is continuously changing. The government has implemented programs addressing gender inequality at the national level.<sup>16</sup> In Lerala many of our informants also spoke of the changing roles of women and men within society. However,

*“...(w)hile important steps have already been taken by both the Botswana government and non-governmental organisations to address gender inequalities, women still face constraints arising from gender stereotyping, attitudes, and perceptions that limit their opportunities at the personal, household and societal levels.”<sup>17</sup>*

For example, according to the Customary Law,<sup>18</sup> which applies in rural Botswana, a married woman is legally considered a minor.<sup>19</sup>

Traditionally the man has the responsibility to provide for his family. He therefore has to find work and bring home an income. This implied that the man controlled the finances of the household. The woman traditionally worked at home and took care of the children. Earlier if the man was out, the wife would run the household according to the directions her husband had left her. If there were a crisis in his absence, the wife would have had to consult the relatives of the husband before taking a decision.

Roles of men and women are now becoming more flexible, for example women are increasingly seeking employment outside of the home. The Kgosi of Lerala was very articulate in his description of positive changes in the village. He said that women who contribute to the finances of the household tolerate less oppression from husbands as these women have the option of leaving the marriage and surviving on their own. According to the Kgosi, if a woman has a job and becomes more financially independent, the husband becomes more careful when he makes his decision and tends to involve his wife more often.

Although young people decreasingly live according to the Customary Law, husbands still have the authority to make all the final decisions within the household.<sup>20</sup> Of course being in Lerala for such a short time did not allow us to understand much about relations within the households but only one of our informants mentioned that her husband limited her actions.<sup>21</sup> At least women increasingly have the option of not marrying or getting divorced if they encounter problems with husbands or potential husbands. In our survey 62% of the households were female-headed.

### 6.1.4 Summary

Women in Lerala can increasingly seek financial independence and are thus increasingly involved in decision-making and have more bargaining power within the household. However, jobs are difficult to come by in rural areas such as Lerala: most married women are reportedly unemployed. Furthermore, female-headed households have less access to income-generating assets. Using these issues as our available indicators, we can therefore conclude that KyT's hypothesis is correct.

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<sup>16</sup> See Appendix 4 for gender policies of the government.

<sup>17</sup> [www.unbotswana.org.bw]

<sup>18</sup> Customary Law is not written down and varies throughout the country.

<sup>19</sup> [IRIN, 2004], Interview with Kgosi.

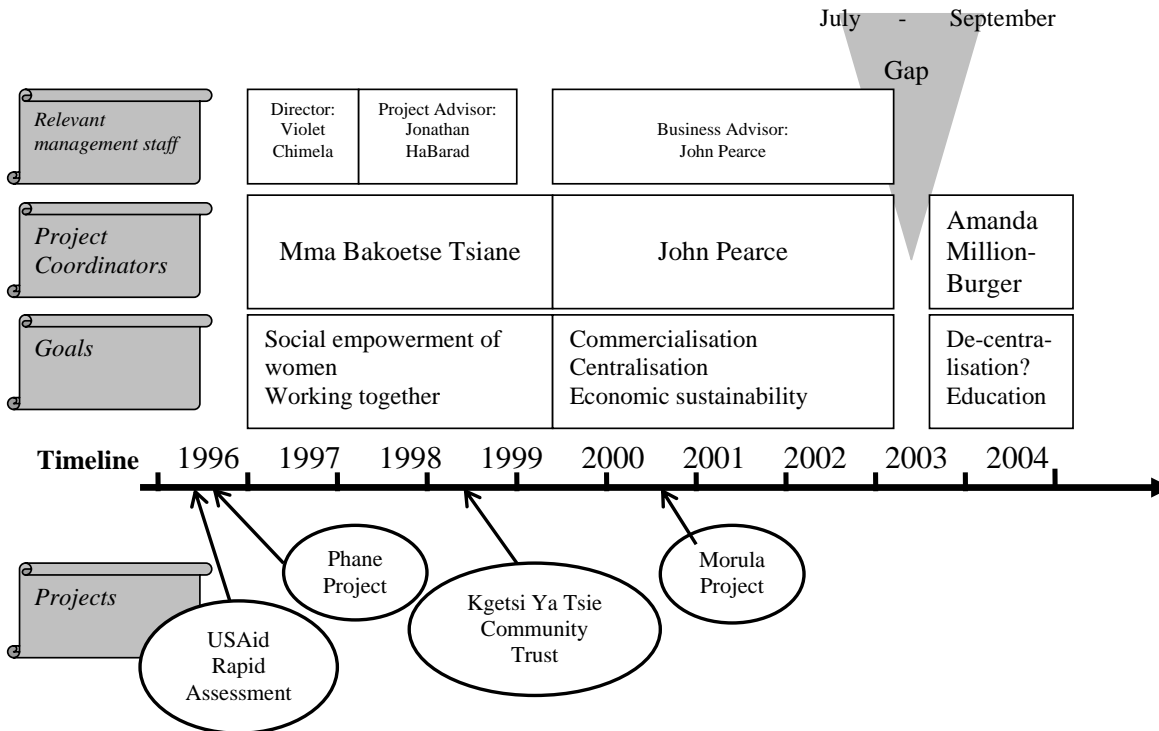
<sup>20</sup> Husbands maintaining superiority within the household despite more equal relationships was a phenomenon described by many informants and also the Kgosi.

<sup>21</sup> She wanted to join KyT, but he felt that she should rather take care of the cattle and the children and KyT would take up too much time.

Women in Lerala could be more empowered and are in a disadvantaged situation in comparison to men. Providing alternative sources of income and the resources to start a business could be a positive role for KyT in this setting.

### 6.2. The Goals and Development of KyT

The following table is an overview of the development of KyT and the various PC's, focuses and programs of the organisation<sup>22</sup>.



As the figure shows, the goals of KyT have apparently changed with the different PCs. In the following chapters we will briefly summarise our findings of the different periods in the development of KyT.

#### 6.2.1 The Mma Bakoetse Tsiane Period (1996-1999)

KyT evolved from the Phane Project, which started after a USAid rapid assessment of the market structure of mopane worms and the barriers to women receiving more lucrative prices for their phane. Women organised themselves into a cooperative structure to access cheaper transport to harvesting areas. A micro-credit program was started so that women could borrow money to purchase capital necessary for storing phane until later in the year when prices increase.<sup>23</sup> Education

<sup>22</sup> To read about the structure of KyT see Appendix 2.

<sup>23</sup> Originally the micro-credit scheme was proposed by Dr Habarad from the United States. He was working for PACT (Private Agencies Cooperating Together) and was given the title of Project Advisor from 1997 until 1999.

programs were also started up, particularly in harvesting techniques.

KyT developed into a trust in 1999, a CBO, with Tsiane as PC. According to Tsiane, she and the other founders of the trust were very focused on the possibility of improving the situation of women in society – empowering them. Tsiane stated that she perceives empowerment as a process where social empowerment can arise through involvement in the political process and financial empowerment.

In practice social empowerment was to be achieved through education and business training. The latter in order for the women to start up their own businesses with money borrowed through the organisation. Tsiane states that the advantage for the women in the beginning was first of all the close collaboration between the women, who supported each other. Secondly, she emphasised that the micro-credit loans did not need a co-signatory: women did not need to ask permission from their husbands. However, the micro-credit scheme was not able to finance itself, let alone pay the operational costs of the organisation (as intended) due to defaulting borrowers.<sup>24</sup>

### 6.2.2 The Mr John Pearce Period (2000 - July 2004)

When John Pearce became PC the organisation's heavy reliance on donor funding had made its future insecure.<sup>25</sup> This situation led him to make some changes in the structure of the organisation.

Pearce saw the potential in the organisation to develop and expand the market beyond Botswana, in order to become financially self-sufficient. He decided that in order to sell the products internationally it was necessary for the organisation to work more efficiently and centralise some of the decisions. The factory was started and the production was more focused on five products made from morula and phane.

The self-image of the organisation, however, remained, at least from the PC's point of view, that of a CBO. KyT's webpage, which was developed by Pearce, emphasises the strong social structure and decentralised decision making, as illustrated in the following quotations:

*"...the default rate on micro-loans is very low, attributable largely to the strong social structure of the groups, who take collective responsibility for individual loans."*<sup>26</sup>

*"...actual management of resources, production, micro-lending and marketing are carried out at individual and group levels. Decisions flow up and down the organisation but are always taken at the lowest possible level."*<sup>27</sup>

John Pearce, in his time as PC, had a focus on financial empowerment, which he suggested would lead to social empowerment. This focus is also evident from the webpage, where a claimed "average 500% increase in the members' yearly cash income from 1996 to 2003" is stated as the



*Picture of a morula press*

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<sup>24</sup> See micro-credit section for elaboration.

<sup>25</sup> [Pearce 2002, p, 80]

<sup>26</sup> [www.kgetsiyatsie.org]

<sup>27</sup> [www.kgetsiyatsie.org]

main achievement of KyT.<sup>28</sup> Furthermore, Pearce here claims that participating in the democratic structures of KyT is increasing the confidence of the women.

### 6.2.3 The Amanda Million-Burger Period (September 2004 - )

After Pearce left the organisation in the beginning of July 2004 there was a period of two and a half months where KyT was without a project-coordinator. There had been attempts to ensure that the next PC would be a Motswana, but as the financial situation was once again critical, the position was given to Million-Burger, who came in September 2004 with a paid salary from a Canadian NGO. On one of our first days in Lerala we asked Million-Burger to describe how she perceived empowerment:

*“Empowerment is the ability to strive towards reaching goals that I’ve set for myself. -The right to be able to do that. And having access to what’s necessary for me to accomplish that”.*

According to Million-Burger, KyT attempts to empower its members by:

- providing an alternative source of income in the form of selling veld products to the organisation
- providing access to credit without requiring a co-signatory
- providing education and training in the area of business management, natural resource management, personal finance, processing veld products

But currently KyT is in a financial crisis from which it may not recover and their programs are consequently very limited, bordering to non-existent. At the moment the main goals and activities of KyT are searching for donor funding and trying to market and sell some of the products it has bought from members. In January of 2005 KyT was not buying any veld products from its members, nor was the organisation giving loans or training of any sort.

If the financial capability if KyT is restored Million-Burger’s plan is to intensify business and marketing training,<sup>29</sup> and, once again, decentralize decision-making within the organisation.

## 6.3 Veld Product Commercialisation

### 6.3.1 Intended Impacts

The most important intended impact of KyT commercialising veld products is the potential economic benefit for poor women. Some women, especially the poorest, rely on veld product collection as an important source of income.<sup>30</sup>

Presently members are meant to be able to sell their products to the organisation at a more lucrative price than on the local market. KyT will then label, pack, and sell the products on the local, regional, and international market. Members will thus benefit from KyT’s marketing efforts and be certain of a good price. Furthermore, KyT’s surplus revenue can contribute to the operational costs of the organisation.

- Slettet: The idea of KyT is that
- Slettet: can
- Slettet: the labelled and packed KyT
- Slettet: The m

<sup>28</sup> However, we have not been able to clarify how and when this calculation was made. We asked various KyT staff and Tsiane but none were able to back up the figure.

<sup>29</sup> See Education section for elaboration.

<sup>30</sup> Veld Products are mainly collected by women.

### 6.3.2 Our Findings

When the Phane Project was initiated in 1997, commercialisation of veld products was the central activity. According to the first PC, because of the nature of the harvesting process, phane harvesters were typically of the lower socio-economic status.<sup>31</sup> The second PC, however, suggests that it was the majority of women who were harvesting phane, which was our impression from our stay in Lerala.<sup>32</sup> Both PCs agree that the women faced barriers to receiving fair prices for their harvests. By being members of KyT they could access the resources necessary for storing their phane for later in the year when they could receive better prices. Also working in groups would help them in arranging transport to phane harvesting sites and increase their bargaining power when negotiating with middlemen.

As KyT has grown and the focus broadened from phane, the structure of the veld product commercialisation has changed from members selling products individually, to KyT as a central marketing and sales organisation for the members' products. The products the members can sell to the organisation are determined by the KyT Board of Trustees.

The centralisation took place during the time when John Pearce was PC, and the main motivating factor was the Morula Project in 2002. KyT received donor funding to initiate the production of oil from the dicheru nut inside the morula fruit.<sup>33</sup> When the morula project was started, members were asked to crack as many nuts as possible and take them to KyT to process the oil and make the products. However, the presses used to make the oil were expensive, and KyT was only able to establish pressing facilities in Lerala. Consequently, dicheru nuts cracked by members throughout Tswapong are transported to Lerala, and the majority of the members do not participate in the processing and labelling of the morula products. The fact that several members have never seen the finished products, contrasts with the image of a community-based organisation helping rural women market their own products. It does not motivate the women or allow a sense of ownership of the organisation and the products produced.



Traditionally the dicheru nuts were a delicacy. Usually it was the older women in the family, the grandmothers, who cracked the nuts. Cracking of dicheru is a hard and risky job<sup>34</sup> and is most commonly executed by smashing the nut with a big stone, while holding it with the fingers. Therefore traditionally the women only cracked small amounts of nuts for special occasions. When KyT started the Morula Project, large amounts of nuts were needed. KyT was willing to pay more for dicheru and more and more women started cracking nuts. But it was not enough

and the organisation imported some nuts from Zimbabwe. Complications and problems with quality control hindered the development of the project.<sup>35</sup>

The Morula Project was meant to be a turning point for KyT's sale of veld products. Although sales

<sup>31</sup> Harvesting mophane worms is hard and dirty work and consequently it was the poorest women who were harvesting.

<sup>32</sup> "Phane was the major, if not only, cash crop for the majority of women in the area." [Pearce, 2002, p.80]

<sup>33</sup> In cooperation with the Veld Product Research and Development KyT had identified a method which would allow the organisation to produce high-quality cold pressed morula oil, to be used for skin care, in its natural form as well as an ingredient in a line of cosmetic products like soap and lotion.

<sup>34</sup> We can confirm this after having unsuccessfully tried to crack the nuts ourselves.

<sup>35</sup> Dicheru should not be more than 2 weeks old when pressed in order to make the finest oil and this was difficult especially when the nuts were transported a long way. Some of the nuts in the delivery from Zimbabwe were hard and yellow and KyT had to maintain a level of quality of the oil and therefore had to reject the whole delivery.

- Slettet: -p
- Slettet: The women who were harvesting mophane worms
- Slettet: . It is hard and dirty work harvesting mophane worms and consequently it was the poorest women who were harvesting
- Slettet: Phane was the major, if not only, cash crop for the majority of women in the Tswapong area and traditionally, they would take their phane down to the roadside and simply wait for the middlemen to come, en route to South Africa. These women did not have the bargaining power to demand a fair return for their mophane worm harvest and many businessesr [... [1]
- Slettet: focus
- Slettet: , however,
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- Slettet: , which seem to b [... [3]
- Slettet: to
- Slettet: their
- Slettet: help them in feeli [... [4]
- Slettet: they
- Slettet: seen as something [... [5]
- Slettet: But w
- Slettet: -p
- Slettet: they needed big
- Slettet: y
- Slettet: even had to
- Slettet: But KyT encount [... [6]
- Slettet: According to Min [... [7]

increased initially<sup>36</sup> currently KyT does not have a sufficient market to sell the amount of products they have bought from members.

Slettet: , which allegedly increased considerably." Bu ... [8]

The main obstacle for KyT to access the appropriate markets for the products seems to be the lack of marketing skills within the organisation. The Marketing and Sales Executive has no formal training in this field. She is trained as a secretary and expresses that she encounters problems marketing KyT's products although she has learned a lot by experience. The international markets, for which the cosmetic line was intended, are particularly hard to access. The products are branded as 'sustainably harvested' and 'manufactured by rural women' and the products in the cosmetic line are further labelled as 'allergy friendly' as they only contain natural ingredients. The products are targeted at a niche market of 'ethical consumers'<sup>37</sup> but working from Lerala it is difficult for KyT to establish contacts on the international market. Furthermore, there are many small organisations like KyT worldwide competing for the same customers.



Slettet: has ...some ...even if ...since ...only contain natural ...they indeed seem targeted at ... But it is dif...an ... niche... working from Lerala...on the same market ... [9]

KyT does sell some products in the malls in Gabarone and Francistown, and at tourist attractions like game parks, hotels and souvenir shops. This regional market is where KyT currently seems to be focusing its efforts, as it is both accessible and suitable, though not huge.

Slettet: These markets...are...their ...marketing they ...are ... [10]

The local market is geographically accessible, but KyT's products are labelled and packaged to look exclusive, and are perceived as being too expensive by the potential local customers. Most of the products sold by KyT (like phane, morogo and medicinal plants) are commonly accessible from local competitors and KyT products have to have a competitive price, KyT is disadvantaged in this regard because of its packaging and labelling costs, and its commitment to paying members an equal or better price than they could get on their own. The current PC is aware of the discrepancy, and recognises that the prices, especially of the cosmetic products, are too high for the local market but even so, claims that some products have equal to or lower prices than the market.

Slettet: , mosata...to compete on the price...This makes the...the idea that KyT should ... market and the necessity of surplus revenue obvious disadvantages for KyT...E...the current PC ...for ...their prices are ... price, but she is aware of the problem, and recognises that the prices of especially the cosmetic products are too high for the local m ... [11]

### 6.3.2.1 KyT's Prices

According to our informants the most important things for the members regarding commercialisation of veld product are naturally the price and the quantity they can sell to KyT, since this determines their income from this activity. Many women joined KyT because they thought they could get better prices for their products. However, KyT's purchasing prices are not relevant as long as KyT is not buying the veld products. Currently the women are more concerned that they cannot sell all their veld products to KyT anymore since KyT lacks access to markets. The members clearly express disappointment with the current situation and quite a few have stock they wanted to sell to KyT, but felt forced to sell it elsewhere. Nevertheless the prices KyT can offer its members are interesting in a more historical perspective and will be interesting again if the market access improves.

Slettet: Some women told us that they ...veld ...The prices buys the products for from the members are...And ...c...does not have a market for the products...their ...said that they had ...a ...they were ... [12]

The staff at KyT presented us with a price list of the products they sell and a purchasing price list for veld products. When these prices are compared it is apparent that members are paid

Slettet: of the prices they pay their members for the ...s(... [13]

<sup>36</sup> In "Cross Border Trading" by John Pearce, it is explained that due to the Morula-project the total sales had grown to P5,000 per month by May 2002 and further to around P13,000 per month in November 2002, of which around 70% was from morula oil and soap.[Pearce, 2002, page 84]

<sup>37</sup> See more about the sustainability of veld products in Appendix 7.

approximately two thirds of KyT selling prices.<sup>38</sup> The difference has to cover all of the expenses for labelling and marketing the products.

We also compared the prices the members could get if they sold their products themselves with the prices received from KyT. When comparing the data it is important to be aware of the fluctuations in the market. The market prices may vary according to the availability of the products. For example there has not yet been any phane this year and the price of phane might therefore be higher than usual. Furthermore, when the women sell veld products on the market they usually use cups and spoonfuls to measure the quantity, while KyT has a scale and note everything in kg. There is therefore a level of uncertainty in the comparison of prices and we had to estimate the weight of for example a typical spoonful of Monepenepe.<sup>39</sup> KyT helped us estimating the weight of an average cup.

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- Slettet: it for
- Slettet: (this is also backed up by a comment from Amanda Million Burger)
- Slettet: This surplus
- Slettet: they get
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- Slettet: w
- Slettet: the price of phane might
- Slettet: teaspoons
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- Slettet: teaspoon

Product	KyT Purchasing Price (Pula/kilogram)	KyT Sales Price (Pula/kilogram)	Price on local market (Pula/kilogram)
Phane worm	10	18.67 <sup>40</sup>	12
Morula Nuts (Ditcheru)	17.5 <sup>41</sup>	KyT does not sell unprocessed ditcheru	18.3 <sup>42</sup>
Morula Jam	7	9	Not traditionally sold
Lerotse Jam	7	9	Not traditionally sold
Morogo	18	24-28 <sup>43</sup>	8 <sup>44</sup>
Mosata	16	22.73-24.24 <sup>45</sup>	Not traditionally sold
Monepenepe	145	250 <sup>46</sup>	200 <sup>47</sup>
Gala la Tshwene	42	70-75 <sup>48</sup>	400 <sup>49</sup>

(Other products: letsoku, clay pots, morula cake, Tswapong sands)<sup>50</sup>

The numbers given by KyT and our informants indicate that is more profitable to sell phane on the market than to KyT<sup>51</sup>. There is still a perception among members that KyT buys phane at a good price compared to the market price. Also the members express their content with avoiding having to deal with the South African phane buyers, who are known to be a hard and deceitful bargain. It is

- Slettet: From our calculations it seems
- Slettet: (the price on the market is said to be P12 and KyT buys for P10)
- Slettet: But from our interviews we learn that among the members, KyT
- Slettet: is known generally to

<sup>38</sup> Also backed up by the staff of KyT.

<sup>39</sup> We assumed that one teaspoon of monepenepe or gala la tshwene is 5 grams and KyT agreed.

<sup>40</sup> P7 / 375g

<sup>41</sup> Average price ( for 1-5kg ditcheru KyT gives P16/kg, for 5-10kg: P16.75/kg, for 10-20kg: P17.5/kg, for 20-30kg: P18.25/kg and for more than 30kg KyT gives P19/kg)

<sup>42</sup> P2.5 to P3 / cup. And we estimated a cup of ditcheru to weigh 150g.

<sup>43</sup> P7 / 250g and P12 / 500g

<sup>44</sup> P2 per mug. The staff at KyT said that they had estimated the weight of 1 mug of morogo to be 250 gram. But another time when we asked, the current PC told us that there was 40g in a mug. This results in two very different calculations. We used 250 gram for the calculations in the table.

<sup>45</sup> P8 / 330g and P15 / 660g

<sup>46</sup> P7.5 / Small bag of 30 gram and P14 / Large bag of 60 gram

<sup>47</sup> P1 per teaspoon. One teaspoon is estimated to be 5 gram.

<sup>48</sup> P7.5 / 100g and P14 / 200g

<sup>49</sup> P2 per teaspoon. One teaspoon is estimated to be 5 gram.

<sup>50</sup> Read more about the different products in Appendix 6.

<sup>51</sup> The price on the market is said to be P12 per kg and KyT buys for P10 per kg.



the Board of Trustees in KyT who decides KyT's prices for buying and selling the products, but the staff expressed a concern that the price KyT pays members is not always congruent with fluctuating market prices. Many members, though, seem to be satisfied with the prices.

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Slettet: .

Concerning the products from the morula fruit, which can be used for multiple purposes,<sup>52</sup> it is complex to calculate the economic benefits the different products (for example estimating how many fruits are needed to produce one litre of beer, one bottle of morula oil or make one jar of jelly). Our estimation suggests that it is unprofitable to sell dicheru to KyT, but members suggested the opposite. Nevertheless if the morula fruit is used for making beer or jam, the nuts are damaged and cannot be sold for making oil which is unfortunate as especially morula beer is a highly appreciated traditional brew.<sup>53</sup>

Slettet: and prioritise  
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Slettet: and this is a disadvantage when

KyT provided us with two very different estimations for morogo. When using the more recent estimation, it is much better for the harvesters to sell to KyT than at the market and it does not pay to buy morogo from KyT. This is the opposite of what the current PC said to us when we were in Lerala.

Slettet: we have been able to find on

For both monepenepe and gala la tshwene it seems like it is much better for the women to sell on the local market. According to our estimations it is actually around eight times better to sell gala la tshwene at the market than to KyT. In theory women could have the advantage of selling in higher quantities to KyT, but once again, the organisation is currently buying very limited amounts.

In general our data suggests it is not more profitable to sell veld products through KyT. Only for morogo the price seemed better at KyT. However, as mentioned before, the fact that the market prices seem to be higher for most products are currently not the greatest concern among the members.

Slettet: But if the women sell to KyT they can sell higher quantities than to small consumers and this could be a big advantage (if KyT buys it all).  
I

Slettet: the picture we got from our data

Slettet: was

Slettet: that it is

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Slettet: a major

## 6.4 Micro-Credit

### 6.4.1 Intended Impacts

The goal of providing credit in rural areas is to break the cycle of poverty. With a little credit women can potentially start businesses and generate some extra income for themselves and their family.<sup>54</sup> In theory they only need some credit to start up their business, later they can use the surplus to repay their loan and reinvest some in their businesses. In this way they will theoretically be able to pull themselves out of poverty. But they need support from KyT in the form of education and guidance on how to run a business in order for the result to be a positive spiral of economic development.

If loans are not to be essentially charity, repayment rates need to be high.<sup>55</sup> As a means to insure repayment, KyT uses the Grameen Bank model whereby groups of five women are collectively

<sup>52</sup> Peel and juice can be used as it is or in jam, cakes, sweets, beer etc. The nut can also be eaten as it is or be pressed into oil for cooking, as skin moisturiser or in various cosmetic products.

<sup>53</sup> When making jam the fruit is boiled which decreases the quality of the nuts. In beer production it is squashed with the risk of the nuts getting wet.

<sup>54</sup> Loans are now used mainly for entrepreneurial activities rather than for collecting and storing phane. See Appendix 8 for description of the development of the micro-credit scheme.

<sup>55</sup> The second PC reported that the women saw donor funds as "charity -- ... loans that many did not seriously think they had to repay" [Pearce, 2002, p. 84]. He expresses his concern for this way of using donor funding and found it important to make KyT more financially sustainable and not reliant on donor funding.

Slettet: And i

responsible for loans. It is essential for the repayment that the women cooperate with repaying the loans by sharing ideas and knowledge and supporting each other, but also by pressuring each other to repay and being responsible to each other. Members in the groups would therefore be monitoring each other in a system of self-policing and there would be less need for central monitoring of loans. The group loan structure also transfers the risk from the lender to the borrower.

Another benefit from having a group structure is that in case a woman's business should fail she should have developed a social network to help her. If, on the other hand, she is successful with her business, she can take out another loan, provided everybody in the group has repaid their part.<sup>56</sup>

#### 6.4.2 Our Findings

The first PC (Tsiane) reported that there was originally a strong social network formed by member involvement and activities in groups. KyT was still a small organisation and the members were enthusiastic. Therefore there was a sense of ownership and responsibility within the organisation and she claims that the repayment rates at this time were almost 100%. Tsiane explained that later, under the second PC, much of the paperwork and monitoring of loans was centralised, which resulted in the staff at KyT losing its contact with the members.

We found that groups<sup>57</sup> and centres do not meet frequently. It is the Community Development Officers (CDOs) who are in fact the only part of the staff of KyT who have direct contact with the members. They have the full responsibility for reporting concerns and disseminating information. They are very busy and often do not have time to monitor and talk to the women about their businesses. Only if the women ask and admit that they have problems, the CDO will have a special meeting with that particular group.

Another problem is the lack of proper training. Many women complain that they need more training on how to attract customers, for example. Before receiving a loan, members would ideally receive some business training from KyT. Currently it is the CDOs who are supposed to give the training and they say they are not educated for such work and they usually do not have the time either.

In many of the groups in Lerela there was severe tension because one or more members had not repaid her loan, meaning that others could not take out new loans. Several members expressed that they did not feel collectively responsible for the loan. They were annoyed with the defaulting member and felt unable to change the situation. One cause of a lack of connection between group members is that although KyT has rules for group formation<sup>58</sup> most of the time the women in KyT do not choose their group members, but join any group that is missing members.

Many of the women we met in Lerela complained of a lack of ability to cooperate within groups. We do not see the lack of cooperation in the groups as a fault of the members only. The staff and the administration could also encourage and help the groups work together. Million-Burger, the current PC, told us that there is a difference between the levels of cooperation in the different regions. Tsiane (the first PC) and a member of the staff suggested that this difference could be connected with the CDO and her ability to motivate people. In the Southern Region, the women are said to be more cooperative and reportedly help each other with repaying loans. Earlier the CDO

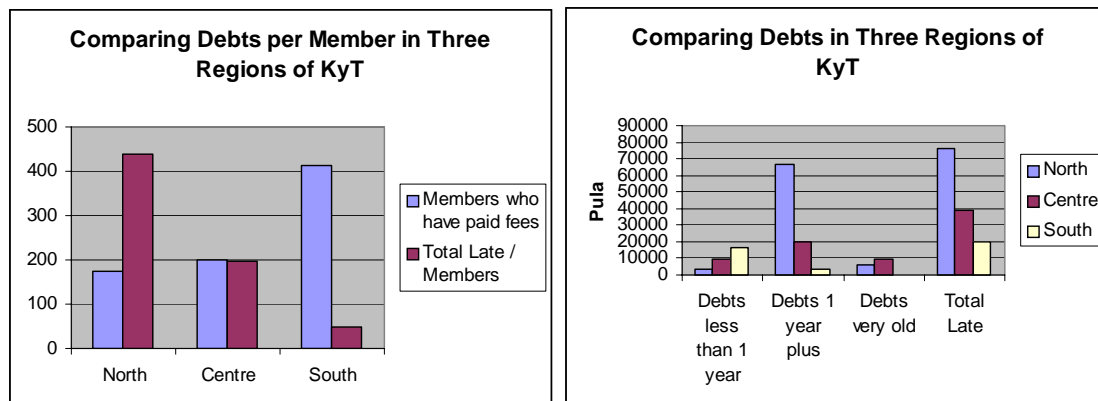
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<sup>56</sup> This is also a tool for KyT they can use so they only give loans to the groups that are able to repay their loans.

<sup>57</sup> For example, one woman who had recently quit the organisation said she could only remember the name of one woman in her group. Also we wanted to talk with a whole KyT group of five women but it was very difficult to organise and even though we tried several times we did not succeed.

<sup>58</sup> Some of the criteria are that the women should be approximately the same age, possibly friends, but there should not be two sisters in the same group since this could create tensions.

who is now working in the South was administering the Central Region and in that period the Central Region was well ahead in terms of repayment rates. Another explanation, offered by the current PC, could be that the centres in the Southern Region are relatively new with members who are enthusiastic and willing to cooperate in contrast to the older Centres such as Lerala with members who have experienced too many problems. The two graphs show prevalence of overdue loans in the three regions.



The social network that was formed by regular meetings and activities has fallen apart and the group structure of the loans is no longer a tool for ensuring repayment.

There could be many reasons for not repaying a loan other than lack of training or poor group structure. Some of the most common reasons given to us were that sometimes members started the same kind of business, for example a sewing shop very near to each other, and there were not enough costumers to support both businesses. This problem does not seem to be addressed by the administration at KyT. Also sometimes the money is spent on funerals at which the family must give a feast. This extra immediate expense is rarely foreseen and can result in members not repaying their loans. Also if a member of a group dies before having repaid her loan it puts extra pressure on the remaining members in the group. Since the members do not need a co-signature from their husbands, no one else in the family can be held legally responsible if a women defaults.<sup>59</sup> In these cases the loans can have a negative impact and be more of a burden than help.<sup>60</sup>

As an attempt to encourage repayment, KyT has decided not to buy any veld products from groups with members who have outstanding loans. This restriction has created even more tension and made it even more difficult for defaulting members to repay since selling veld products is often their only possible income if the harvest or the business fails.

Because of problems within groups caused by lack of member involvement and lack of communication within KyT, the micro-credit program of KyT has actually more of a negative than a positive impact on members. It was initially hoped that the interest from the micro-credit program would contribute to the running costs of the organisation, which was unfortunately never the case.

<sup>59</sup> See more about the husbands not having to co-sign in Appendix 5.

<sup>60</sup> Women who default on their loans can be taken to the Kgotla and put before a judge. This has only happened two times and (as far as we know) with the result that the two defaulters have promised to pay, but still haven't.

KyT has not given out loans for the past year and is focusing on collecting overdue loans, as the program is a drain on the resources of the organisation.

## **6.5 Education scheme**

### **6.5.1 Intended Impacts**

The goal and focus of KyT's educational program was to help repayment of loans by giving business training, to ensure sustainable harvesting by teaching good harvesting practises and ensure high quality products by showing proper processing of veld products. Furthermore KyT originally aimed at encouraging information sharing and dissemination of information about business management as well as concerning health and agricultural issues. KyT would ideally like the Centre Meetings to be full of information and education with the impact of increased human and social capital.

### **6.5.2 Our Findings**

Education in KyT was originally focused mainly on harvesting, storage, processing techniques and hygiene issues related to phane. The University of Botswana produced a booklet on phane harvesting and storage suggesting sustainable and more profitable methods. KyT encouraged these methods with their members. The main benefit experienced by the women was the new capability to store phane and sell it later for a higher price.

In addition to information on phane, there was much information dissemination at the Centre Meetings about HIV/AIDS and issues related to agriculture. Women would learn of government programs such as free fencing of fields at the Centre Meetings. The women then organised themselves to take advantage of offers that might have otherwise passed unnoticed.

Under Pearce, the second PC, there was a shift of focus from phane to morula as the new product that KyT could profit from. The education scheme shifted accordingly away from phane to a more diverse product line focused on morula, but also including medicinal plants. Members were also trained in making jams and clay pots. Reports of the training received differed greatly, and it seems that, although there was a set of powerpoint presentations,<sup>61</sup> education received fluctuated greatly. Some members received certificates after their training: a document that could be useful when searching for formal work later in life.

The actual components and schedule of the education program under the second PC (Pearce) were difficult to confirm. Training for new members officially lasted six months but only consisted of activities on various weekends. It seems from our interviews with members that training provided was very brief.

Currently, because of the financial situation of KyT, there is essentially no education occurring. There have not been any training courses since June 2004 when the second PC gave some courses himself. Centre Meetings are still occurring, although much less frequently, but the meetings mostly consist of discussions about repayment and logistics. The CDOs facilitate the Centre Meetings and are responsible for helping members with any concerns they might have.

The members we spoke with tended to express disappointment with the training offered by KyT.

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<sup>61</sup> The presentations focused mainly on business management and personal finance.

Training on business management and how to use the loans in the best way seems to be particularly needed. Of course we did encounter women who had had much success that they attribute to KyT. For example the librarian in Lerala expressed that she was pleased with the business training she got from KyT and felt that it had helped her to get the job as librarian. It is a good job and as a single mother she needs it. She strongly believes that KyT members are way better off than non-members, because they own and run their own businesses. Another member said that education, which empowers women, is the main difference between members of KyT and non-members. However, the majority of the women we spoke with felt the education received was not enough.

The education program relies on qualified persons able to disseminate information effectively. The current PC, who is very focused on education has a plan for the future education in KyT, but realises that a major constraint is good teachers.<sup>62</sup> If the CDOs are supposed to give training, they themselves need education in both the relevant topics they should teach (business management, accounting, marketing, harvesting, making jam, etc.) and training in how to teach.<sup>63</sup>

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<sup>62</sup> See Appendix 9 for more info on the future plans for education.

<sup>63</sup> It is not easy to teach people in a rural setting, who might be illiterate, business management and marketing.

## 7. Analyses and Discussion

The impacts of KyT and its emphasis have changed through the history of the organisation. Although different PCs had different visions for the development of KyT, the organisation was never financially sustainable. It has always relied on donor funding even though it has been a goal to be financially viable for some time.<sup>64</sup>

The first PC was very concerned about the members maintaining a sense of ownership and being involved with every aspect of KyT. Social empowerment was very important to her. Members experienced many benefits,<sup>65</sup> possible only because there was much donor funding in the beginning as KyT encompassed three popular issues: empowering women, natural resource management and a micro-credit scheme.

The second PC focused on making the organisation more financially sustainable by starting the Morula Project, which was unfortunately not financially successful enough to cover running costs.<sup>66</sup> The centralisation of KyT during this period, in an effort to make management more efficient, had a negative impact on member involvement and the feeling of ownership within the organisation. Problems with the micro-credit scheme also intensified in this period although it was not yet a drain on the resources of the organisation as the micro-lending account consisted of donated funds.

Donor fatigue has landed KyT in a binding financial crisis.<sup>67</sup> The impacts that KyT can have on its members are very limited by the lack of financial resources. KyT has now cut its activities down to a minimum. Educational activities have stopped, since the CDO's who are supposed to give the training do not presently have the skills to teach and the organisation cannot afford to pay others. No loans are given because of the poor repayment rates. KyT is trying to recover outstanding loans by not buying products from groups with defaulting members. Consequently all members in these groups are left without any benefits at all from their membership. The only impact for these members would be feelings of frustration and added stress. Furthermore, lack of marketing skills within the organisation hinders the commercialisation of veld products and many members currently have veld products on stock that KyT will not buy.

There was a clear tendency in our interviews that the members who have experienced success as a result of their membership were members who had joined the organisation at an early stage. These members, who were generally very positive about the impact KyT had had on their lives, expressed their concern and disappointment with the current situation of KyT. Newer members felt that KyT had never lived up to the expectations they had before joining. Consequently, active members have left or are seriously considering leaving the organisation and dissatisfaction within KyT is growing.

In order to evaluate whether the members actually do benefit economically from KyT, even though many are currently expressing dissatisfaction, we have analysed our survey results. We used our

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<sup>64</sup> In the Profit and Loss sheet provided by KyT for the year 2002/2003, 70% of the profits were from donors.

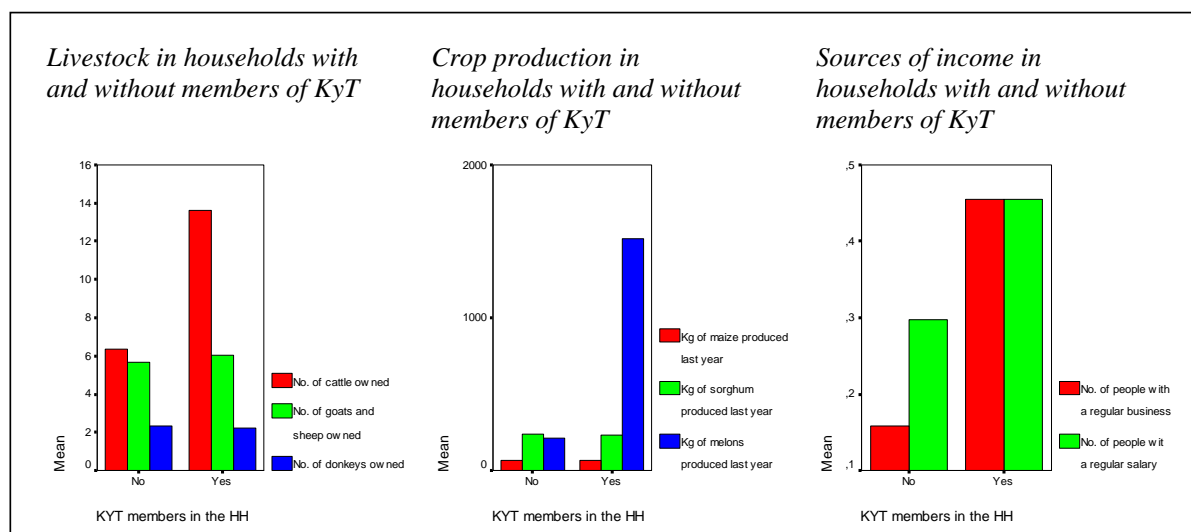
<sup>65</sup> Members experienced income increases from the selling of veld products to KyT. There was a lot of education and women were receiving a lot of loans. In cases where women started successful businesses, the positive impacts from loans were very high. When loans could not be repaid, the impact was still overall positive, as money was essentially donated.

<sup>66</sup> The effect of the efforts to become financially viable was a decreasing member involvement and consequently having more of a corporate structure than a CBO structure.

<sup>67</sup> Donors might be dissuaded by the fact that KyT has expressed continuously their goal of being financially sustainable but has been unable to achieve this so far. The first PC suggested donors were also dissuaded by the presence of males in positions of power within the organisation. Funding that previously came as support for a women's organisation was halted in some cases (for example from the Womens Finance House). Donors have shifted their focus to HIV/AIDS-related projects now as Botswana has the highest known infection rate in the world.

results to investigate whether there was a difference in the economic status of households with and without KyT members.<sup>68</sup>

In the following graphs<sup>69</sup> we will use the same parameters as in the background study of the situation of women in Lerala: livestock, crop production, and sources of monetary income.



According to our survey results households with KyT members have more cattle than other households and they produce a lot more melons. Furthermore there is a strong tendency in our survey results that households with KyT members have more businesses and more salaried incomes than other households. That households with KyT members have more businesses could indicate that KyT's micro-credit strategy at least at some point has been successful.

Overall our survey shows that households with KyT members have more income-generating assets. When looking at female-headed households only (and thus minimizing possible male contributions) the results from our survey paint the same picture.

It is important to keep in mind when evaluating our data that the difference between members and non-members might not be a result of KyT's activities, but rather an indication of the status of the women who joined KyT. The first PC said that originally marginalized women were targeted and the majority of the women joining had below average incomes. These women, experiencing success, increased their incomes as well as their social status and the new members joining had an average or above average income.

It is thus difficult to evaluate the financial benefits from KyT. It seems, though, that since the prices KyT pay their members for veld products are not necessarily higher than on the local market and the repayment rates on the micro-credit loans are not as good as they could be, we can conclude that most members are not getting the optimal financial benefits from KyT. Furthermore the KyT activities have essentially stopped, so the women are obviously not gaining financially from their memberships of KyT for the time being.

<sup>68</sup> It should be noted that we do not have strong statistical validity as the data for the members are collected from under 20 interviews.

<sup>69</sup> HH stands for household.

Regarding the potential social benefits, it is likewise difficult to evaluate exactly how much the women have evolved through the activities of KyT. One major social gain for the women, though, is the education they have received.<sup>70</sup> Even though there is currently not much education happening, past education received by some women will continue to benefit them. There are some women who benefit from their experience with their loans, but the people who benefit the most are probably the staff, since they gain experience from training and receiving a salary for their work.

Some of the staff seemed uninspired and frustrated by the situation of KyT, which is understandable, as their salaries have been cut down to the half to economise during the past few months, but we met several strong women who were members of KyT. Again we cannot know if they became powerful because of KyT or if they joined KyT because they had the entrepreneur spirit. Many of the women who were cooking for us while we were in Lerela were members. These women seemed to be very involved in the community; they were active and powerful women. Still, the social status of the members in society and their involvement in the development of their community is difficult to evaluate.

Earlier on, the target group of KyT was marginalized women who harvested phane in order to survive. The PC (Million-Burger) says they still target the poorest women, but it seems that also women with average income join and some of the poorest families we met in Lerela did not even know about KyT and the potential benefits from the organisation. This indicates that KyT does not reach the women that are targeted. The lack of awareness in the community, many members told us, is due to poor advertising of KyT. Only when the organisation starts a new Centre are people told about the activities of KyT.

Unfortunately there is low attendance at meetings, both in the groups and in the Centre Meetings, which makes both the education and the information dissemination more difficult. Furthermore, it is difficult to maintain the social network and cooperation when people do not meet. Presently there is not enough resources within the organisation to help solve problems by offering more support from the administration.

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<sup>70</sup> One example of the benefits is Mma Seipone Bane, the librarian in Lerela. She learnt how to manage money and start small businesses when she was a member of KyT. She strongly believes the KyT members are way better off than non-members because they own and run their own businesses. She found the knowledge she gained from KyT useful because she can now teach others - especially school children - how to make jam.



## 8. Conclusion

The intended impacts of KyT activities encompass many issues that were important to the women of the Tswapong when the organisation started. When USAid did the rapid rural assessment of the phane market, they articulated what we can only assume were the needs of the women in the Tswapong Hills. As we discovered in our investigation of the situation of women in Lerala, women are disadvantaged in their access to income-generating assets and to a certain extent socially and legally disadvantaged as well. Harvesters stood to gain from being a part of an organisation that would allow them to profit more from their harvests and access credit and education. Women could also gain social capital from being a part of a group of women aiming at improving their situation, getting education and providing support for each other.

Impacts in the early development of KyT were very positive, before finances became problematic. Unfortunately KyT has not weaned off donor funding and developed into a sustainable organisation. There have been efforts to become financially sustainable, but the organisation has not had enough success with marketing products domestically as well as internationally and micro-credit activities have become a drain on resources. As a result of efforts to be more efficient and centralise operations, the involvement of members decreased as well as the positive impact on the lives of members. Furthermore the community lacks a sense of ownership of the organisation. Contact between members and administration has dwindled to only the CDOs at the fortnightly Centre Meetings, which have low attendance.

Currently KyT's activities are at a minimum. The organisation is focusing on finding donor funding, selling some veld products bought from members, and recovering loans. They are not focused on the fundamental problems, but are in the crisis management stage - treating the symptoms and not the root of the problem. Members, as well as staff, are feeling frustrated because few are actually benefiting from their membership. The spirit and the enthusiasm within the organisation have been replaced with disappointment and frustration. Although some of the intended impacts were realised in the first years of KyT, the organisation is now having essentially no positive impacts on members.

## **9. Possible Future of KyT**

KyT's current situation requires them to make decisions on the path of the organisation. From being a part of this organisation, the women in Lerala have gained a lot of experience, which can be built upon. Furthermore members still probably have some expectations from KyT. As we see it there are three main directions the organisation could choose to take. These options will be discussed with corresponding recommendations for each.

### **9.1 Large Scale Business Structure**

If KyT were to decide to continue as a centralised organisation with little connection to members, they would be pursuing a business structure instead of that of a CBO. The organisation would temporarily have to scale down on staff and vehicles in order to pull themselves out of their financial crisis. Marketing efforts would have to be increased in order to access other markets and really make the organisation viable. KyT would need a staff member who is trained in marketing. Products would have to be categorised as either meant for local sale or for the international market and packaging and prices adjusted accordingly. As the micro-credit program has become a drain on the resources of the organisation, it could be abandoned.

If KyT adopted this structure and did not become another middleman between the members and the market, members could benefit a lot. Profits could be redistributed and members could gain financially, although not socially.

### **9.2 CBO with Donor Funding**

If KyT receives donor funding somehow, perhaps by ensuring that males are not in positions of power, they could choose to strengthen the impact they have on members in the form of social empowerment. Education programs could be increased and micro-credit could be continued. The organisation then would be almost a vehicle for redistributing donor funding within villages – thus acting more as an NGO than a CBO.

### **9.3 Small Scale CBO**

CBOs are meant to exist because of the drive of the community to create change. Therefore, if KyT were to run out of funds and collapse and the need for a similar organisation existed, hopefully one would recur in a more community-based form. The new organisation could rely less on donor funding by having less staff and more community involvement. A CBO typically has a lot of contact between the layers of the organisation, something KyT is lacking. Communication and contact between administration and members could be improved in order to increase the member's sense of ownership. Once members are more involved, through decentralisation, they could be more motivated to make KyT a success, especially the micro-credit program. If a social network was built up again, self-policing of loans could increase the rate of success. As this CBO would rely less on donor funding, perhaps information dissemination at Centre Meetings would be more of a vehicle for education than formal training as the latter requires more financial resources and could be a goal for the future. Marketing would be focused on the local scale as this is more accessible to a small CBO than the international market. Packaging and prices would be adjusted accordingly.

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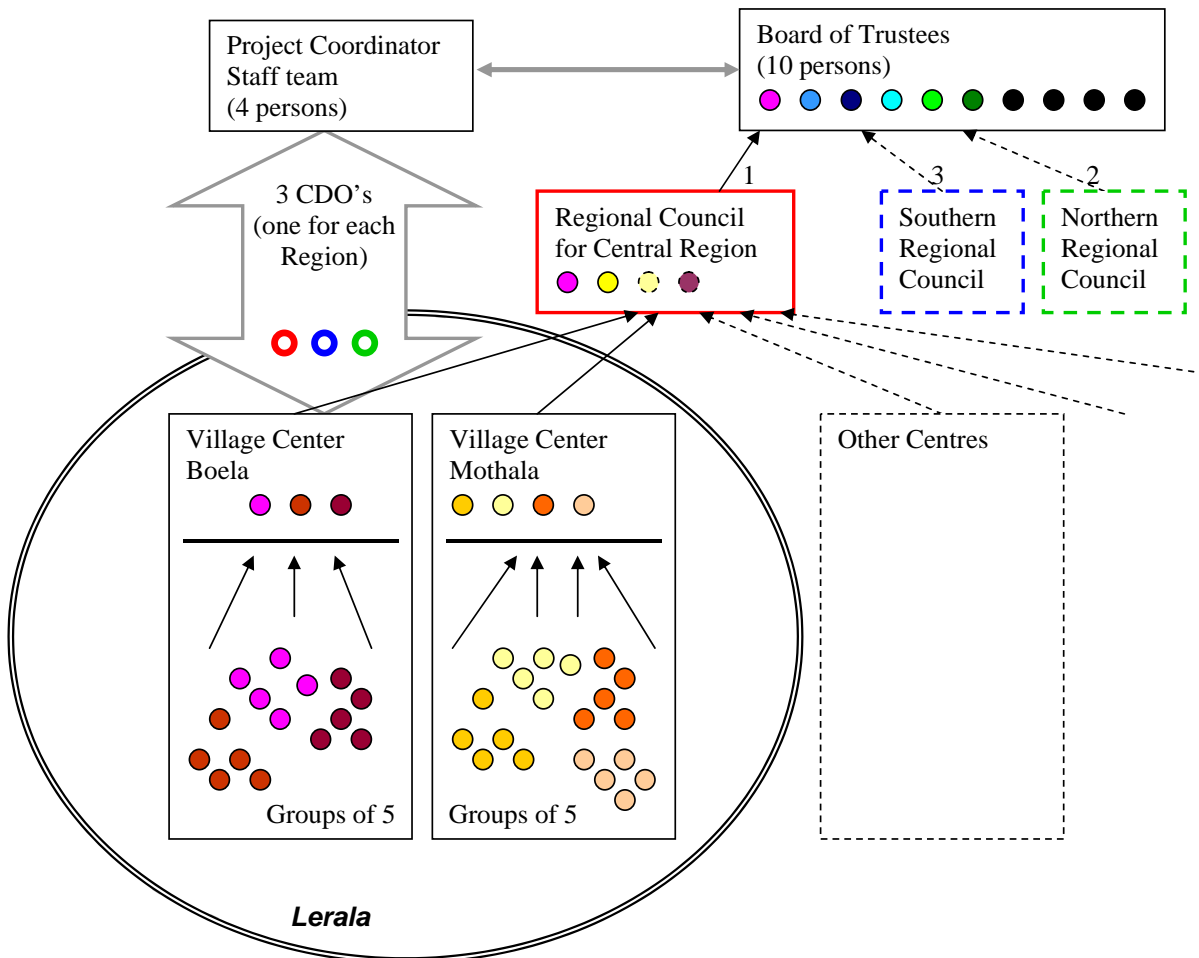
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## Appendix 1: List of Abbreviations and Setswana Words

CBO	Community Based Organisation
CDO	Community Development Officer
Gala la Tshwene	A traditional herbal treatment for strokes, high blood pressure and severe headaches.
Kgosi	The chief of the village
Kgotla	The centre of the village where all important decisions are made. Includes the Kgosi's office.
KyT	Kgetsi ya Tsie
Lerotse	A kind of melon
Letsoku	A natural face powder
Monepenepe	An herbal treatment from the root of the Monepenepe tree traditionally used for cleansing the blood. It is also used for the relief from period pains.
Morogo	Morogo is made from dried bean leaves. It is very nutritious and excellent for making relish.
Morula/Morula	A tree with juicy fruits that can be processed and used in various ways.
Mosata	A high protein meat substitute sliced and dried from the fruit of the mosata tree.
NGO	Non-governmental organisation
PC	Project Coordinator
Phane	Worm living at the mophane tree. A delicatessen when dried and salted

## Appendix 2: KyT – Background Information

### Structure of KyT



KyT is spread through 28 villages in the Tswapong Hills, with 1100 members all together. In Lerala there are about forty members in two centres, called Motlhala and Boela. KyT strives to be as democratic and representative of its members as possible. The administration is made up of various subgroups. Within villages, members are in groups of five. These groups are represented in the village centres which elect representatives to the regional council. These councils appoint 6 members to sit on the Board of Trustees. The CDO's (Community Development Officers) serve as links between the members and the administration. According to KyT's homepage the decisions are always sought to be taken at the lowest level possible. [www.kgetsiyatie.org]. (See figure above)

### Economy of KyT

KyT receives a lot of financial aid from donors (76% of their income in 2003/2003). Other sources of income are membership dues (P20/yr) and profit from the sale of veld products. Profits are

redistributed amongst members and used to cover running costs of the organisation.  
[www.kgetsiyatsie.org]

### *KyT's achievements*

There is a figure used by KyT that states that through increased production, more effective storage, quality control, and marketing, KyT has increased the annual cash income of members by over 500% since the foundation of KyT in 1996. [www.kgetsiyatsie.org] However, nobody in KyT could back up this figure or say where it came from. There were apparently huge increases in the income of members during the Phane Project because women were benefiting from the increased profit from their sales. Later, a factory producing morula oil and soap has been built in Lerala, increasing the possibilities for member income.

### *KyT's goals*

Some goals set by KyT in 2002, to achieve by 2004 were:

- To expand membership in the Tswapong area to 1500 women
- To continually develop the product range, especially a range of oils from locally available seeds and nuts
- To establish physical business centres in every village where KyT operates
- To increase the average member income to P4000 (US\$50)

Increased membership is no longer a goal of KyT as they do not have the resources to support new members and are focusing on benefiting current members. Although increased membership would mean increased income from membership fees, KyT would require more staff for education of new members.

## Appendix 3: Methods

KyT is sometimes mentioned as a community-based natural resource management organisation (CBNRM), which fits well as the subject of a SLUSE project (a class based on sustainable land use and natural resource management). However we discovered CBNRM is no longer a central aspect of KyT<sup>71</sup> and we have decided to also focus on other aspects of the organisation.

### Process of the project

In the introductory phase of the project we had many lengthy discussions on the focus of our research, but we ended up focusing on the impacts of the three activities of KyT on the members in Lerala. We gathered information about KyT, gender issues, CBO's and natural resource management in Botswana. We visited the webpage of KyT and found information from 2001 written by John Pearce, the former PC. The impression we got from the homepage was that it was a solid and well-founded organisation who empowered women in the Tswapong Hills, looking to expand more, develop new products and get more members. KyT's webpage states that:

*"KyT's success has created its own momentum, with pressures both to develop new groups and to expand its product range... ..These plans illustrate the potential for KyT within the Tswapong Hills. If achieved, and the success record to date indicates that they will be, they have potential implications for rural women elsewhere. The successes of KyT and the lessons learned in the process can be repeated in poor rural communities on an international level."*

[www.kgetsyatsie.org]

We telephoned the current PC at KyT, Amanda Million-Burger, who had at that time just come to the organisation. She was very helpful in sharing the information she had about the organisation and told us that KyT was facing some obstacles in terms of getting women to repay their loans. The micro-credit part was new to us since the webpage mainly focuses on commercialisation of veld product and the resulting increase in income for the members of the organisation.

When we came to Lerala and had our first contact with the villagers when doing the questionnaire. We were very surprised that there were not as many members in the village as we expected and many people didn't seem to know much about the organisation. We discussed our approach to this problem and agreed on continuing under the new conditions. Two days later when we interviewed the PC we discovered that KyT has serious financial problems and are actually in need of donor funding if they are not to close the organisation. A resulting problem for us was that the staff at KyT were very busy and of course had to focus on their work. It was sometimes difficult to avoid feeling as if we were in the way with all our many questions also because some of the information we requested, such as statistics on repayment of loans and Profit and Loss sheets, is sensitive data that might put KyT and its members in a bad light.

Amanda Million-Burger (the current PC) is relatively new in the organisation and was, as she expressed it, still learning. She tried helping us as much as she could, but especially the numbers and figures were difficult to get hold of.

Another problem in getting data we experienced when coming to Lerala was that January is the time of ploughing and weeding the fields. Therefore we found some households empty – everybody had gone working in the fields. We also found that some people were at funerals or at the cattle posts (mostly men). We originally had plans of getting a whole KyT group of five women together at the same time to study the group dynamics in such a group. We had to give up and settle on a group

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<sup>71</sup> See Appendix 7 for KyT's approach to sustainability.

meeting with four women from three different groups. Also we wanted to talk to some husbands of members, but they were difficult to get hold of.

When finalizing the report and analysing the data we found that amongst us three we had sufficient data to carry out the analysis even though we did not manage to completely trade data collected with our counterparts while we were in Gaborone.

### **Literature study**

We have tried to maximize our understanding of the context of our project through literature studies on the following topics:

- 1 Use of veld products in Botswana
- 2 Women's livelihood strategies in Botswana
- 3 Gender relations in Botswana
- 4 Legal framework (including women's rights)
- 5 Micro-credit
- 6 Other projects in Botswana
- 7 Institutional framework (community based organisations, governmental organisations, organisations for women)

### **Methods in the field**

To maximize the validity of our study, we used quantitative and qualitative data obtained in questionnaires, interviews, and statistical material from KyT to obtain methodological triangulation. We tried to understand Lerala by consciously choosing questionnaire and interview informants who were representative of the community. We also conducted extensive literature studies concerning KyT and other CBOs in the region. Another focus of our literature study was micro-credit systems and the issue of loan repayment. The methods of investigation will be elaborated on below.

#### **Questionnaire**

The questionnaire, which we conducted on our first day in Lerala, was developed by the whole Botswana team and includes questions concerning all four areas of investigation: agriculture, livestock, veld products and Kgetsis ya Tsie.

The questionnaire was given to 123 informants (from 123 different households, both members and non-members) in a manner that was not truly random. The data gathered from the questionnaires was analysed using the SPSS. This tool helped us understand the presence of KyT in the community, which was much less than we expected. We attempted to create a general profile for both members of KyT and non-members but found that the number of informants who were members of KyT was very low. In order to increase our statistical validity we took questionnaires to some of our interviews with members so that the profiles of members and non-members could be compared. We experienced difficulties finding many members of KyT and our sample size of members was still too small to have much statistical validity.

The survey also helped us identify informants for in-depth interviews. Some of the questions in the questionnaire were discarded after the data processing.

To ensure consistent data and ease the data collection and analysis, we defined a household as:

*People living within the same homestead: an extended family including non-relatives living*



*together sharing food and contributing to the economy of the homestead.*

In this definition the family members living outside the household were excluded. We therefore asked specific questions concerning these individuals, as their contribution to the household economy might be important to our research.

### Semi-structured Interviews

We conducted 34 informal, semi-structured interviews selected based on the survey and conversations with villagers. Interview sessions included some Participatory Rural Appraisal (PRA) methods such as mapping, ranking, seasonal calendars, and H-diagrams. [Mikkelsen, 1995]

We tried to have a spectrum of interviews comprised of the following informant- categories and methods:

<b>Ref. no.</b>	<b>Who</b>	<b>Why</b>	<b>How</b>
1	Women with different socio-economic profiles (members, non-members) 12 members, 10 non/ex-members	To investigate the role of KyT in the livelihood of its members. To establish a member profile. To understand the impact of KyT activities (education, veld product collection, credit, etc). To understand the situation of women in Lerala and how the activities of KyT are perceived throughout the village.	Semi-structured interviews. Seasonal calendars, organograms, mapping where harvest. Listing and ranking of 5 most important qualities for a good wife/husband. Listing and ranking aspects of KyT. H-Diagramming of good and bad aspects of KyT.
2	Male member of KyT, husband of member.	To understand male perspective of role of KyT activities in Lerala. To understand the roles of men and women in Lerala.	Semi-structured interviews. Listing and ranking traditional roles of men and women.
3	Key persons in KyT (Amanda Million-Burger, two CDOs, the Production Manager, Marketing and Sales Executive, Accountant, former PC Tsiane)	To understand the structure of KyT, and the key persons' perceptions of problems for the organisations (loan repayment, market access, competition).	Semi-structured interviews.
4	KyT group of 5: attempted multiple times to set up meetings, met with group of 4 women, 2 of whom were from same group	To observe the group dynamics. The groups are a central and basic part of the KyT structure and the loan taking.	Semi-structured group interviews. H-diagram of good and bad aspects of KyT.
5	Households with and without KyT members.	To investigate decision making and priorities in the households To assess the possible diversification strategies (incl. KyT activities) of the household.	Semi-structured group interviews. Listing of household activities and assets (incl. who is responsible) and ranking their priorities.
6	Sello Moroka (Kgosi of Lerala)	To understand his opinion on gender issues, KyT's place in community.	Semi-structured interview
7	Group of young adults	To understand the changing roles of men and women in Lerala.	Informal conversation.

We conducted our interviews according to the guidelines of Semi-structured interviews as presented by B. Mikkelsen [Mikkelsen, 1995, p. 102]. In order to ensure some focus within our data, given the limited time we have in the field, we chose to use some interview guides as well as some informal conversational interviews. By avoiding predetermining questions, we hoped to expand the focus of the interviews and increase the relevance of our data.

1, 2: The women and men we interviewed were all extremely welcoming and helpful. In our semi-structured interviews we often asked informants to describe a typical day or week in order to understand the lifestyle. These methods were not PRA as we were writing everything down, but they were a quick way of discovering new aspects of peoples' lives. One potential problem with our data is that the men we spoke to may have been influenced by the fact that western females were conducting the interview: responses might be different than they would have been had the men been speaking to some friends.

3: We interviewed all of the staff at the Lerala KyT office as well as the community development officers (CDOs) in order to obtain more knowledge on the structure and problems of the organisation. We were aware of the possible differences in the responses of the staff and administration versus the members of the organisation. We tried to compare descriptions and limit our bias in the data. We did not manage to interview very many women who were members in the first days of KyT, which means that a lot of our understanding of the early development of the organisation is from our interview with Tsiane, the first PC.

While most of our interviews were conducted with individual informants, we also conducted some group interviews with households (5), young adults (7), and a KyT group (4). We chose this approach in order to observe the group dynamics within these units (5,4), as well as to obtain 'cumulative' responses on central topics (gender relations, costs and benefits of being a member of KyT, KyT group structure). The KyT group we interviewed was actually only four women, two of whom were from the same group. We attempted multiple times to meet with an entire group but could not succeed in bringing all the women together. The insights gained from this are discussed in section 6.4.2.

### Participatory Rural Appraisal Exercises

We used various PRA methods to help illustrate the themes of the interviews, specify the data, and eliminate misunderstandings between interviewer and informant. We used mapping, ranking and scoring, seasonal calendars, organigrams and H-diagramming in groups as well as with individuals. In all cases the exercises helped the informant take control and be more involved in the interview process. A description of the use of PRA-methods follows:

#### H-Diagramming

We tried an H-diagram in an interview with a group of KyT members. We drew an "H" on a sheet of paper and wrote "Good" on one side and "Bad" on the other. We asked each woman to mark an "x" where along the spectrum of possible feelings about KyT and write down her reasons. We also used this technique in an interview with a non-member.

This exercise worked well as a springboard to further discussion of the group structure and advantages and disadvantages of being a KyT member.

#### Mapping

We made a map of the village with one KyT member and a group of members. They drew the hills outside of Lerala, where they harvest different products and where they plant certain crops. They

seemed to enjoy taking charge and explaining to us how their daily life is. The exercise helped them be more involved in the interview.

Seasonal Calendars

We constructed various seasonal calendars with members of KyT to understand the possible conflicts between KyT activities and other household activities. The calendars were easy to construct and the informants wrote in Setswana, which was later translated.

One case where a seasonal calendar did not end up being constructive was when we attempted to construct one with a CDO. The interview was not going very well and there was an attempt to involve the CDO and encourage more dialogue but unfortunately we did not manage to stir up enthusiasm in the informant.

Organigram (Venn Diagram)

In two different interviews with members we constructed diagrams of KyT as an organisation. The women drew circles of various sizes either within or outside of Lerala, representing different parts of KyT. They included the PC, the CDO, their group of five, and other parts. This exercise was very successful in helping us to understand which members of the staff and administration actually have contact with the members and also how connected the members feel to the organisation.

Listing and Ranking

For several of our interviews we used ranking exercises where the informant was asked first to list some problems/qualities etc. and then to rank these according to importance. Ranking is an easy exercise for the informant as well as interviewer, used in order to clarify different informants' attitude towards various key-aspects of our project (gender-relations, household priorities, KyT's problems, costs and benefits of being a KyT member).

In one interview with a member she listed and ranked the ideal qualities of a husband. There was a hope that this would lead to a discussion on the roles of husbands and wives but this discussion did not materialise.

We used pair-wise ranking to understand the priorities within a household in one interview.

Example of PRA: Pair-wise ranking of important activities for the household

	Cattle	Sheep	Weeding fields	Chicken	Income from son, who is a soldier	House keeping	Morula beer and nuts to KYT
Cattle							
Sheep	Cattle						
Weeding fields	Weeding fields	Weeding fields					
Chicken	Cattle	Sheep	Weeding fields				
Income from son who is a soldier	Cattle	Sheep	Weeding fields	Chicken			
House keeping		Sheep	Weeding fields	House keeping	House keeping		
Morula beer	Cattle	Sheep	Weeding	Chicken	Income from	House	

and nuts to KYT			fields		son, who is a soldier	keeping	
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### Observation

We were naturally observing the entire time we were in Lerala. One deliberate observation we made was of the prevalence of new morula trees in the yards of villagers. KyT distributed morula seedlings a couple years ago and claim this was a successful project directed at increasing the sustainability of morula harvesting.

### Participation – ‘learning by doing’

During our stay in Lerala and in Botswana, we will observe and learned as much as possible in order to better understand the culture, the customs and the behaviour of people in Botswana. In order to understand and comprehend the daily life in Lerala, we participated in various KyT and household related activities such as:

- Learnt how to crack morula nuts with a member
- Processed and packaged KyT products: used the morula press
- Observed a village Centre Meeting as well as a staff meeting
- Went to church
- Tried traditional songs and dances
- Cooking with women (members and non-members)

We aimed at incorporating as many participatory approaches as possible when we were not interviewing or working on other field tasks.

## Appendix 4: Government Gender Policies in Botswana

(taken from UNDP Botswana webpage

[http://www.unbotswana.org/bw/undp/gender\\_country.html](http://www.unbotswana.org/bw/undp/gender_country.html))

*While important steps have already been taken by both the Botswana government and non-governmental organisations to address gender inequalities, women still face constraints arising from gender stereotyping, attitudes, and perceptions that limit their opportunities at the personal, household and societal levels.*

### Government Gender Policies:

The government took a significant step towards mainstreaming gender issues into its various sectoral policies in 1981 with the establishment of the Women's Affairs Unit at the Ministry of Labour and Home Affairs (MLHA). However, it wasn't until 1996 that the National Policy on Women in Development (below) was adopted and the Convention on the Elimination of all forms of Discrimination Against Women (CEDAW) acceded to. Other government gender policies are listed below:

#### The National Policy on Women in Development (1996)

The main goal of this policy is "to achieve effective integration and empowerment of women in order to improve their status, enhance participation in decision making and role in the development process". Specifically, the policy aims to eliminate all economic, social and legal practices of discriminating against women, to improve women's health, to promote education and skilled training, and to mainstream gender into development planning.

#### The National Gender Program Framework (1999)

The preparations for the Fourth World Conference on Women, held in Beijing in September 1995, constituted a major lever for consolidating and coordinating efforts to advance the cause of women in Botswana, based on national consultative mechanisms which engendered a new collaboration between NGOs and the Government.

The outcome was the prioritisation of six out of the twelve critical areas of concern presented in the Beijing Declaration and Platform For Action, as follows:

Women and Poverty, including Women's Economic Empowerment  
Women in Power and Decision-Making  
Education and Training of Women  
Women and Health and  
The Girl-Child, as a cross-cutting area.

The National Gender Program Framework was launched by His Excellency Festus Mogae in November 1998 with the objective to translate into concrete strategies the principles of the various policy documents. It was developed along with a National Plan of Action which identifies the strategies to be implemented for each critical area.

The next steps in advancing the cause of women were reached in 1999 with the development of the Advocacy and Social Mobilisation Strategy and the establishment of the Botswana National Council on Women (BNCW). The BNCW has the mandate to guide and support the government, NGOs, and the private sector. As the highest advisory body to the government, it also provides monitoring by reviewing policies and programs to ensure that they aim at gender equality and contribute to creating awareness and advocating change.

## **Appendix 5: The Signature of a Husband**

Under the Marriage Act, part of the Customary Law, a married woman is considered a minor in a legal sense and is required to get the permission of her husband in order to access credit. KyT does not require the signature of husbands in an effort to empower women by increasing financial independence from husbands. In a situation where husbands do not allow their wives to access credit, the lack of co-signatory could be very empowering for women. The first PC stated that in fact some husbands were not allowing their wives to access credit and some informants said they joined years ago specifically because they could not access credit elsewhere.

The current situation is that there are more female-headed households than male-headed households (at least in our questionnaire survey) and some couples are not married under Customary Law. Furthermore, the roles of women have changed: women now often earn monetary incomes and participate in the finances of the household. KyT's practice of lending to women without requiring the signature of the husband may now be less of an essential aspect of the organisation and more a cause of strife in the homes of women who borrow funds and discover they cannot repay.

The Kgosi of Lerala, although expressing dissatisfaction with the Marriage Act, has to respect the law and finds it difficult to deal with the cases of overdue loans taken by women who have not informed or not gotten the consent of their husbands. The husbands cannot legally be held responsible, but the women can have items repossessed. The Kgosi felt strongly that a husband and wife should collaborate and work together on financial issues – a practice effectively not encouraged by KyT.

## **Appendix 6: Veld Products**

### ***Morula***

Morula is now the most important veld product for KyT, as the morula fruit is used for several products commercialised by KyT; various cosmetic products and jam, cake and sweets. Morula fruits are picked from the ground under the trees in the village. Morula trees are also found in the fields and the hills, but the majority of the collection is taking place within the village.

Morula jam is made from the peel and juice of the morula fruit. Making jam from morula is not new in Lerala, but traditionally the jam was used for consumption within the household or for small presents for neighbours and family – it was not commercialised. When the fruit is boiled for making jam the nut is damaged and cannot be used for making KyT-oil. Morula is also commonly used for brewing beer for sale, an activity which out-rites jam making and nut cracking from the same fruits, as entire morula fruits are smashed and brought to fermentation.

### ***Phane***

The phane worm is a caterpillar living from the mophane tree in the months of December and March (the phane season). Harvesters remove the intestines and the worm is dried and salted. Phane is a widespread delicacy in the southern Africa, and buyers from South Africa come to the south-eastern part of Botswana to buy the worms after the season.

### ***Mosata***

Besides from the morula products and phane KyT is marketing various other products for consumption. Mosata flesh, the fruit of the mosata tree, is boiled, cut in strips, dried, and sold as a meat substitute. This is the only product which was not commonly commercialised before KyT started selling it. It is still almost only harvested by KyT members and only sold by KyT. Most of the non-members we interviewed did not know what mosata was but we discovered upon our return to Denmark that there is another word in Setswana for mosata, namely Nama ya Setlhare. Mosata is harvested in the hills.

### ***Morogo***

Morogo (dried ‘bean leaves’) is a cropped plant, much like spinach. It is commonly used for cooking in Botswana, and KyT sells it in a dry form. Although morogo also grows in the wild, members are encouraged to crop morogo in their fields and gardens: it therefore cannot be categorised as a typical veld product. It is planted with the other crops after ploughing at the beginning of the rainy season.

### ***Medicinal Plants***

KyT currently sells two different medicinal plants, which are both commonly known and used in Botswana – monepenepene and gala la tshwene. Monepenepene is a traditional herbal treatment for cleansing the blood, especially used for menstrual pain. Monepenepene is made from the root and bark of the monepenepene tree. Gala la tshwene is used to treat high blood pressure and severe headaches. Gala la tshwene is the dried ‘pinleaves’ of a small plant. Both plants grow in the hills, and some of the members we interviewed state that the members living close to the hill have an advantage over the other members because KyT presently buys a lot of medicinal plants and pays a good price. KyT are currently preparing to market a medicinal plant to relieve HIV/AIDS symptoms by ‘boosting’ the immune system. KyT cooperates with traditional healers in Tswapong and doctors when developing herbal remedies for commercialisation.



## Appendix 7: Sustainability

KyT claims that the products are sustainably harvested. The webpage and commercial material of the organisation states that the members trained in sustainable harvesting methods, and that the sustainability of the harvesting is monitored by the Resources Monitoring Committee. A report from 2001 on CBNRM includes KyT as a case study, and the following paragraph describes examples of how KyT tries to ensure a sustainable use of the resources commercialised by the organisation.

*'Kgetsi Ya Tsie has a Resources Monitoring Committee. It uses a project vehicle to monitor conditions of phane caterpillars in the harvesting areas within a 90 km radius of the hills where the project is located. Information is collected on the quantity of the resource, the stage of growth, and on environmental conditions that could affect maturation. It then uses this information to estimate the harvesting potential of each site, and the number of user groups that can be accommodated. Monitoring is based on a blend of indigenous and contemporary community knowledge, strengthened by resources management guidelines produced by the University of Botswana. Since the organisation comprises only women, women do all the monitoring'.*

[Cassidy 2001 p. 18]

The sources of the statements about KyT in the report are Mr. HaBarad and Tsiane. Even if the outline for monitoring described does not seem very specific, the quote shows that KyT at least in theory takes sustainability of the utilised resources into consideration. But as the statements are not investigated by the writer of the report, it is hard to conclude how much monitoring has actually taken place. Today, according to members and staff, in reality there is no monitoring of the sustainability of KyT's activities. According to The present PC the Resources Monitoring Committee have never actually existed, but KyT is still planning to implement it when the financial situation allows it. When asked, most early members did remember receiving some advices on how to harvest the different products, but many of these members claim, that these advices did not differ from the traditional harvesting methods. Members joining the organisation later did not confirm to have received training in sustainable harvesting methods. We would have liked to observe ourselves whether the harvesting activities of KyT members live up to the sustainability goals of KyT. Unfortunately we did not have the opportunity to participate in the harvesting of KyT products, as most products were not in season, and KyT, due to it's current economic situation, only buys a very limited amount of products from members at the moment.

From our survey we can conclude, that the informants (both members and non-members) generally did not think that KyT's harvesting activities have a negative impact on the environment. But there is actually a tendency that non-members seem to disagree more that KyT activities damaging to the environment than members. In general our informants do not think that there is a depletion of the veld products commercialised by KyT. Also according to our colleagues in the Veld product group the harvesting of Morula taking place in Lerala (including that of KyT members) is sustainable.

On the webpage and in the commercial material KyT it is stated, that one of the efforts KyT has made to ensure sustainability, is the planting of a 1500 morula trees in 2001 in the 28 villages with members of KyT. Some of the members we interviewed did confirm that KyT had given out trees and encouraged members to plant them in their gardens.

We did an observation walk looking for morula trees in Lerala, and found that there are big old trees throughout the village of Lerala. Smaller trees can be found in the gardens, where donkeys and goats have been kept away from the sprouts. These trees are most often resulting from self-germination, according to the villagers we interviewed. It is not necessary to plant morula, as the nuts germinate very easily. The morula tree has a male version, which bares flowers and a female version, which bares fruit. The tree starts baring fruit when it is approximately five years old. Only then can the sex of the tree be determined. By then the tree is already more than two metres tall.

These trees were planted at the beginning of the morula-project, because KyT expected the need for morula in the region to increase once the cosmetic line was successful. But the 1500 morula trees planted by KyT must have been much younger than five years, and thus they will probably not all bare fruit as some will be male. And it is questionable whether it is rentable to make a project to plant trees which can easily self germinate. It seems that the morula-planting project was rather a project to satisfy donors' and potential international customers' want for measurable sustainability, than it was a rational effort to ensure resources for the future.

## Appendix 8: Development of Micro-credit

The micro-credit scheme started in connection with the Phane Project and was established to provide the women with access to capital for the storage of phane (plastic bags and salt to preserve the worms) and for organising transport to the harvesting grounds of phane as well as income smoothing (so they could wait to sell their phane until the prices on the market were more profitable). The phane collected was viewed as collateral for a guaranteed source of income later in the year.

Originally the micro-credit scheme was proposed by Dr Habarad from the United States. He was working for PACT (Private Agencies Cooperating Together) and was given the title of Project Advisor of KyT from 1997 until 1999. The actual program was an amalgamation of ideas from South Africa and the Grameen Bank in Bangladesh. The original the funds for the scheme were provided by the Womens Finance House (WFH). Originally KyT received 20 000 Pula and further donations were received as more loans were requested. Opinions differ about whether there was a sense of responsibility of the money donated. The first PC suggested that KyT was still a small organisation and the members were enthusiastic therefore there was a sense of ownership and responsibility within the organisation and she claims that the repayment rates at this time were almost 100%. The following PC reported, on the other hand, that the women saw donor funds as “charity -- ... loans that many did not seriously think they had to repay” [Pearce, 2002, p. 84]. He expresses his concern for this way of using donor funding and found it important to make KyT more financially sustainable and not reliant on donor funding.

## **Appendix 9: Future Plans for the Education Program**

The current PC has many goals for the education program of KyT. She feels strongly that education and training should be a major part of KyT. She said that the future education should be focused on the members' own enterprises in order for them to be successful in their businesses and empower themselves. She would like to continue training on the current topics as well as problem solving skills and time management. If a woman does not succeed in her business, at least she will have gained some useful skills from being a member of KyT.

In the future the plan is to give intensive training in 15 days (once a week for four months). The challenge of training women who may be illiterate or not used to formal education would be overcome by "a lot of hands-on, role playing techniques". So far training has been with flip-charts and powerpoints with the focus on images and visual understanding of the concepts. KyT is going to apply for funding especially for this training since Amanda Million-Burger recognises that the CDOs need training themselves. For the marketing education they may need to hire a person from outside to come and give the courses. Already the CDO's have a lot of tasks to do (collecting money from loans and membership fees, counselling, advising and ensuring quality of products (jam, etc.)), so when start doing the full training as well, they will be even busier.

## Appendix 10: Activity Schedule

Weekday	Date	Main activity	Katrine	Meredith	Nina
Monday	10-01-2005	welcome, presentations by students and staff			
Tuesday	11-01-2005	Arrival to Gaborone, official welcome ceremony at UB and lectures about Botswana, Lerala and Tswapong region.			
Wednesday	12-01-2005	Joint preparation and consolidation of field study in groups (all day).	(afternoon) Discussion on the questionnaire		(afternoon) Discussion on the questionnaire
Thursday	13-01-2005	Joint preparation and consolidation of field study in groups. And presentation of reaseach question to the teachers.	Trying the questionnaire on students from UB. Meeting with Mrs. Murphy from "environmental watch"	Meeting with Mrs. Murphy from "environmental watch"	Trying the questionnaire on students from UB Meeting with several people in the Ministry of Agriculture
Friday	14-01-2005	Transfer to Lerala, accomodation and briefing. Evening meeting			
Saturday	15-01-2005	Welcome ceremony and questionnaires			
Sunday	16-01-2005	Church and field orientation			
Monday	17-01-2005	Interview with Amanda at KyT (morning) Group feedback to the teachers (evening)	Interviews with members (afternoon)	Participating in morula oil coldpressing and talking to KyT staff (afternoon) Informal conversation with Atty	Participating in morula oil coldpressing and talking to KyT staff (afternoon)
Tuesday	18-01-2005	Field work Trying to contact CDO's	Interviews with members	Interviews with members	Interviews with members
Wednesday	19-01-2005	Midway evaluation, student presentations and feedback Excursion (arranged by the teachers)	Day off	Day off	Preparing for Center Meeting (cancelled) and typing interviews
Thursday	20-01-2005	Group feedback to the teachers (evening) RAIN!	Tried arranging meeting with the Kgosi	Interviews with members	Interviews with members
Friday	21-01-2005	Field work Meeting in the group and discussing the way forward	Making SPSS graphs	Trying to talk to the CDO's before staff meeting Attending staff meeting	Trying to talk to the CDO's before staff meeting. Arranging KyT group, but the women didn't

					come. Arranging another meeting on Saturday.
Saturday	22-01-2005	Field work Soccer game (afternoon) Group feedback to the teachers (evening)	Meeting with KyT group.	Interviews.	Afternoon off
Sunday	23-01-2005	Field work	Interviews with members Trying to arrange meeting with Kgosi	Typing interviews. Informal conversation with Masego from KyT (afternoon)	Typing interviews (morning) and meeting with CDO's in Go Tau (afternoon)
Monday	24-01-2005	Field work Presentation of results to the people of Lerala	Participating in labelling and packaging jam. Trying to talk to Amanda Meeting with Kgosi	Participating in labelling and packaging jam	Attending Centre Meeting in Moshopha
Tuesday	25-01-2005	Return to Gaborone			
Wednesday	26-01-2005	Group work (preparing presentation and discussing data/results)			
Thursday	27-01-2005	Evaluation of the course and group work (preparing presentation)			
Friday	28-01-2005	Group work, Debriefing presentations and farewell dinner			
Saturday	29-01-2005	Departure for Johannesburg			

UB: University of Botsawana

## **Appendix 11: Synopsis**

**Kgetsi Ya Tsie**

**-a case study of a women's organisation in Botswana**

Group:

Katrine Barnekow Rasmussen (ED2252)

Meredith Seeton (ED5378)

Nina Marie Holmboe (ED2281)

SLUSE

Interdisciplinary Land Use and Natural Resource Management

Handed in: 10<sup>th</sup> of December 2004 to Quentin Gausset and Andreas de Neergaard

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## Introduction to the Study

Botswana is considered a middle-income country [www.nationmaster.com] and has made a lot of progress in the past few decades. Botswana's economic and social situation has changed a lot since its independence in 1966 because of the discovery and subsequent mining of diamonds. The country has had high growth rates and has improved its infrastructure drastically since the nineteen sixties. Unfortunately, income has not been distributed equally amongst the population and there remain many problematic issues within rural development. People in rural villages, which are mostly situated along the eastern side of Botswana, often live in a certain degree of poverty (47% of the population is below the national poverty line [www.nationmaster.com]).

Other gaps in the development of Botswana are the issues of gender inequality and non-empowerment of women. One example of non-empowerment is that, according to the Marriage Act, married women are considered minors in a legal sense and they are under the authority of their husbands [IRIN, 2004]. Furthermore, non-married and widowed women are disadvantaged with regards to access to income-generating livelihood assets.

Problems of gender inequality and rural poverty are often addressed through the creation of community-based organisations. Income generation programs, whether grass roots or government founded, have been initiated throughout Botswana with aims to alleviate poverty, improve living standards of rural people, and foster development. Some of these programs are particularly targeted at women. Kgetsie ya Tsie (KyT), rooted in the Tswapong Hills, is such an organisation.

KyT is viewed as a national success as it has grown since 1996 and has had impressive results on the income and well being of its female members. KyT is based in Lerala with 1100 members in twenty-five villages. The organisation has many possible benefits but poverty alleviation and gender inequality have no simple solutions; the effectiveness of such community-based organisations can be questioned.

KyT attempts to alleviate poverty and empower women by providing women with access to credit with which to diversify and increase their income by starting up a business. Women are also given the option of collecting veld products to be sold through KyT instead of starting a new business. Business education and sustainability training are provided through the organisation to increase the success rate of income-generating activities by increasing human capital. All of KyT's strategies need to be investigated in order to understand the impact of the organisation in the community.

Micro-credit schemes have become a very fashionable method by which to foster rural development. Rural people, especially women, often have limited access to formal credit markets. Women usually need permission from their husbands in order to access credit, but KyT does not require this. Furthermore, the informal credit sector often has high interest rates, either because of having a monopoly in the area or because of high transaction costs [Hoff et al., 1993]. The idea behind micro-credit is that small amounts of money are lent for the purpose of income generation through investment or the purchase of needed capital. The system, which involves small groups of people being responsible for the loans, has become so popular that it is often a prerequisite for receiving funding for community development projects. Unfortunately strategies for poverty alleviation can rarely be applied universally; micro-credit schemes do not work in every community. The fact that KyT is experiencing problems with loan repayment might be an indicator that the system is not optimal for Lerala. The costs and benefits of KyT's micro-credit system should be assessed in order to evaluate the real impact of the

system.

In addition to the provision of credit, KyT provides an alternative source of income for women and their households. Products from the veld are commercialised through value adding processing and packaging. Women who are members of KyT can collect products from the veld and sell them to KyT. Collection could be part of a diversification strategy to avoid being affected by shocks such as drought and outside changes. The commercialisation of veld products creates changes in the priorities of women by altering their allocation of time. Commercialising a natural resource can also change the ecology of a region; the economic and ecological sustainability of such a practice could be a concern.

KyT aims to empower women: the different strategies described above change roles within and between households. Women might also gain social capital through working in the group structure of KyT and strengthening the network between women in the community. Shifts in financial contribution to and power structure within households may cause tension within the household and community, at least in the short run.

In order for rural organisations such as KyT to create substantial change, they need to be accessible to all socioeconomic groups. We plan on creating a member profile to understand who benefits from KyT and who does not. KyT uses resources such as time and veld products and it is necessary to understand who benefits from the use of these resources.

KyT undoubtedly has had many beneficial effects but still faces some obstacles in its development and drive to improve the situation for women in rural Botswana. When striving for poverty alleviation and women's empowerment, it is necessary to fully understand the effect of rural organisations on their members and the community as a whole. We have chosen to focus on the effect KyT has on its members in Lerala.

## **Problem definition**

During our field study in Lerala in January of 2005, we will examine how KyT empowers and improves the lives of its members. Our investigations will be focused on the following research question:

### **What role does KyT play in the livelihood of its members?**

KyT affects the lives of its members in many different ways: both socially (educating women, giving them a social network etc.) and economically (giving micro-credit loans, providing a market for veld products). We will examine the different KyT activities and their impact on the members' lives by investigating the questions below:

### **What are the characteristics of KyT members?**

### **What impact does the micro-credit scheme have on members of KyT?**

### **What impact does the commercialisation of veld products have on the members of KyT?**

### **What is the human and social capital gain of being a member of KyT?**

These four questions will be elaborated on in the following section.

## *Explanation of research questions*

### The characteristics of KyT members

We wish to establish a member profile in order to understand who benefits from KyT and who does not. In order to do so we will have to investigate characteristics of both members and non-members. We will focus our research on the following questions:

- 1 What is the relation between the gender of the household head and membership of KyT?
- 2 What is the relation between the educational level of the household and membership of KyT?
- 3 What is the relation between the wealth of the household and membership of KyT?
- 4 What is the relation between the socio-cultural background of the women and membership of KyT?

### The micro-credit scheme and impact on members

The provision of credit in rural areas can be essential in increasing the income of women, but there might also be some problems with the structure of the lending system. In order to understand how micro-credit is affecting KyT members and what obstacles it poses to the organisation, we will examine both economic and social aspects of the system.

- How does the micro-crediting system work? In theory? In practice?
- Who receives the loans?
- How much money is lent? Can each member only receive one loan?
- Do women in Lerala have access to credit outside of KyT?
- What uses of the loans are considered appropriate?
- What are the problems associated with default of loan repayments?
  - 1 What is the strategy in place for ensuring repayment of the loans?
  - 2 What is the repayment schedule?
  - 3 Who collects the repayments?
  - 4 Is there a correlation between loan repayment and member profile (for example gender of head of household, marital status, membership seniority, social origin)?
- 5 What are the problems and benefits of having a group lending structure?
- 6 Was the micro-credit aspect of KyT originally introduced by women in the community?
- 7 How similar is the KyT micro-credit scheme to the Grameen bank model? Have there been any modifications?

For information about the micro-credit system of KyT, refer to appendix 1.

## Commercialisation of veld products and impact on the members

The veld is an important resource in Botswana and marketing products found therein can potentially be an extra source of income for poor people, especially women who usually collect the veld products. Commercialising veld products not only adds to, but also diversifies the sources of income for households, thus reducing their vulnerability to unforeseen changes. We will investigate:

- What proportion of the members of KyT harvest and sell veld products to the organisation?
- How much time is invested in collection of veld products? (Morula, phane worms, Mosata flesh, etc.)
- What are the alternate uses of this time?
- Do non-harvesting members benefit from the sale of veld products?
- How do women benefit from selling products to KyT versus marketing the products themselves?
- Where does KyT sell most of the veld products?
- What is the effect on the natural resource base of Lerala of KyT commercialising veld products (is the extraction ecologically and thus economically sustainable?)?

For information about veld product commercialisation, refer to Appendix 1.

## Human and social capital gain of being a member

KyT is not only a financial resource for women. The organisation provides business training as well as education in sustainability and production. We will map the social outcomes of these activities by investigating the following questions:

- What is the nature of the education offered by KyT?
- Does the education provided by KyT increase the chances of a member's business being successful?
- How does being a member of KyT affect the position of a woman in her household? In the community?
- Does being a member of KyT affect the decision making of the household?
- What are the social costs and benefits in the group structure of KyT (including decision making)?

## *Delimitation*

The foundation of these investigations is the impact of KyT in the lives of its members. If KyT in fact plays a substantial role in the lives of its members, the continued existence of the organisation would be a central concern. KyT has experienced some problems in the development of the organisation. First of all the rate of repayment of micro-credit loans has not been as high as desired. Secondly KyT strives to be economically self-sufficient but still receives the majority of its income from financial donors (See Appendix 1). The reliability of the funding is thus presently essential for the survival of KyT. In order

to assess the organisation's future dependency on the funding, KyT's plan for economic independence should be investigated.

This discussion of the future of KyT could lead to an investigation of the sustainability of the impact KyT has on the members' lives – would these impacts continue to exist even if KyT itself did not?

However, these further questions will not be addressed as they would require follow-up studies in order to understand the long-term effects of the organisation and its finances.

For practical reasons we have chosen to limit our study to the Lerala community. We will use Lerala as a case study of KyT village centres in order to benefit from our location during our field trip. We recognise that due to the geographic and statistical limitations of our research, we cannot draw conclusions for KyT as a whole.

## Methodology

To maximize the validity of our study, we will use quantitative and qualitative data obtained in questionnaires, interviews, and statistical material from KyT to obtain methodological triangulation. We will aim to understand Lerala by consciously choosing questionnaire and interview informants who are representative of the community. We also plan on conducting extensive literature studies concerning KyT and other community-based organisations who are possibly commercialising veld products. Another focus of our literature study will be micro-credit systems and the issue of loan repayment. The methods of investigation will be elaborated on below.

### Questionnaire

The questionnaire was developed by the whole Botswana team and includes questions concerning all four areas of investigation: agriculture, livestock, veld products and Kgetsi ya Tsie (See Appendix 3).

The questionnaire will be given to 100 informants (from 100 different households, both members and non-members). The data gathered from the questionnaires will be analysed using the SPSS. This tool will help us establish the role of KyT in the lives of its members, and create a general profile for both members of KyT and non-members. The survey we will also help us identify informants for in-depth interviews.

Giving the questionnaires will probably take one full day for all in the group.

To ensure consistent data and ease the data collection and analysis, we have decided that a household should be defined as:

*People living within the same homestead: an extended family including non-relatives living together sharing food and contributing to the economy of the homestead.*

In this definition the family members living outside the household are excluded. We will therefore ask specific questions concerning these individuals, as their contribution to the household economy might be important to our research.

## Interviews

We will conduct approximately 25 informal, semi-structured interviews selected based on the survey and advice from locals. Interview sessions will include PRA methods as mapping, ranking, diagramming, and scoring. [Mikkelsen, 1995]

We plan to have a spectrum of interviews comprised of the following informant- categories and methods:

Who	Why	How	Time
Women with different socio-economic profiles (members, non-members) Approx. 10 - as many as possible.	To investigate the role of KyT in the livelihood of its members. To establish a member profile. To understand the impact of KyT activities (education, veld product collection, credit, etc).	Semi-structured interviews. Venn-diagramming of household activities and their priority.  Listing and ranking of 5 most important qualities for a good wife/husband.  Listing costs and benefits of being in KyT.	2 persons x 2½ day
Men (husbands of members and non-members) Approx. 5	To understand power- and gender relations. To find out how men perceive the activities (incl. KyT) of the women. Does the husband's attitude towards the role and activities of the wife reflect whether the wife is member of KyT.	Semi-structured interviews. Venn-diagramming of the household activities (incl. the wife's chores) and the husbands prioritisation of these.  Listing and ranking of 5 most important qualities for a good wife/husband.  Listing costs and benefits of being in KyT.	2 persons x 1 day
Key persons in KyT (Amanda Million-Burger, a CDO, the product 'person', and the marketing 'person')	To understand the structure of KyT, and the key persons' perceptions of problems for the organisations (loan repayment, market access, competition).	Semi-structured interviews.  Listing and ranking of problems of KyT	2 persons x 1½ day
KyT-groups of 5: 2 group interviews.	To observe the group dynamics. The groups are a central and basic part of the KyT structure and the loan taking.	Semi-structured group interviews.  Listing and ranking costs and benefits of being in KyT, and of the group structure.	2 persons x 1 day
Households with (2) and without (2) KyT members.  With female and male household heads (one of each in each of the above categories).	To investigate decision making and priorities in the households  To assess the possible diversification strategies (incl. KyT activities) of the household.	Semi-structured group interviews.  Listing of household activities and assets (incl. who is responsible) and ranking their priorities.  Listing costs and benefits of being in KyT.	2 persons x 1½ day

(See Appendix 6 for interview guides)

A quick estimation of the time needed for conducting the above interviews gives a result of 15 man-

days (= 5 days of work for 3 people).

### Semi-structured interviews

We will conduct our interviews according to the guidelines of Semi-structured interviews as presented by B. Mikkelsen [Mikkelsen, 1995, p. 102]. In order to ensure some focus within our data, given the limited time we have in the field, we choose to use interview guides (as opposed to doing informal conversational interviews). By avoiding predetermining questions, we hope to expand the focus of the interviews and increase the relevance of our data.

### Key informant interviews

We will use a series of leaders with various functions within KyT as key-informants for data on the organisation in order to obtain more knowledge on the structure and problems of the organisation. We are aware that by assuming that these informants will have the most profound knowledge on the organisation, we create a possible bias in the data.

### Group interviews

While most of our interviews will be conducted with individual informants, we also plan to do a series of group interviews with households and KyT groups. We choose this approach in order to observe the group dynamics within this unit, as well as to obtain 'cumulative' responses on central topics (gender relations, costs and benefits of being a member of KyT, KyT group structure).

### Participatory Rural Appraisal Exercises

We will use various PRA methods as these methods help illustrate the themes of the interviews, specify the data, and eliminate misunderstandings between interviewer and informant. We plan on using venn-diagramming, mapping, ranking and scoring in groups as well as with individuals. A description of the use of PRA-methods follows:

#### ***Venn-diagramming***

We will ask approximately 10 women and 5 men (both members and non-members, and husbands of these) with different socio-economic profiles to do a venn-diagram reflecting the women's activities, the relative amount of time spent on each activity, and the priority of each activity in the eyes of the informant. We will first ask the informant to list her (or his wife's if the informant is a man) activities – each on its own separate sheet of paper. Then we will ask the informant to cut the paper to a size reflecting the time consumption of this activity (the bigger the circle, the more time consuming). Finally, we will ask the informant to place each activity on the ground in relation to a center, reflecting its importance (the closer to the center, the more important). This is done in order to understand the daily life of women in Lerala, to understand what activities are most important and to get a clearer idea of where KyT fits in. We will also use this data to analyse potential differences in male and female



perceptions.

### ***Ranking and scoring***

For several of our interviews we will use ranking exercises where the informant is asked first to list some problems/qualities etc. and then to rank these according to importance. Ranking is an easy exercise for the informant as well as interviewer, used in order to clarify different informants attitude towards various key-aspects of our project (gender-relations, household priorities, KyT's problems, costs and benefits of being a KyT member).

We will use matrix ranking to investigate the diversification strategies of the households and KyT's possible role in these. The household will be asked first to list its most important activities and assets, and then to rank them, comparing them all one to one.

### ***Observations***

#### **Participation – 'learning by doing'**

During our stay in Lerala and in Botswana, we will observe and learn as much as possible in order to better understand the culture, the customs and the behaviour of people in Botswana. In order to understand and comprehend the daily life in Lerala we will participate in various KyT and household related activities such as:

- 4 Collecting veld products
- 5 Processing KyT products
- 6 Join in at a village centre/group meeting
- 7 Going to church

We will aim at incorporating as many participatory approaches as possible when we are not interviewing or working on other field tasks.

#### **Sample plot measuring**

Sample plots measuring will be done to investigate the sustainability of veld product commercialisation. Areas will be plotted out and vegetation recorded. The results will be compared to the vegetation in sample plots from non-harvested veld in a protected area nearby. The differences between harvested and non-harvested veld will show the impacts of extraction of veld products. Collaboration with the veld product group will increase the reliability of our data.

### ***Literature study***

Before we go to Botswana we will maximise our understanding of the context of our project through literature studies on the following topics:

- 1 Micro-credit
- 2 Women's livelihood strategies in Botswana

- 3 Gender relations in Botswana
- 4 Legal framework (including women's rights)
- 5 Use of veld products in Botswana
- 6 Other projects in Botswana
- 7 Institutional framework (community based organisations, governmental organisations, organisations for women)

(See Appendix 2)

## Matrix

The following matrix describes the questions we intend to investigate during our field study as well as the methods we want to use for each of our research questions:

Topic	Who	Sub-issue	Data	Method		
		Profile	Number of people in household	Questionnaire		
			Ethnic background?	Questionnaire		
			Education	Questionnaire		
			Marital status	Interviews		
			Head of household male/female	Questionnaire		
			Membership of other organisation	Questionnaire		
			Time used on KyT activities vs. time used on other activities	Interviews		
			The decision making of the household	Interviews		
			Status of membership (seniority, hierarchical position)	Questionnaire, interviews		
					Income from KyT	Questionnaire, interviews
					Income from agriculture	Questionnaire, interviews
					Income from veld products	Questionnaire, interviews
					Income from cattle	Questionnaire, interviews
					Other income	Questionnaire, interviews
					Diversification strategy	Interview, observation
					Selling veld products to KyT	Interviews
					Getting education from KyT	Interviews
					How much time is used for KyT activities	Interviews
					Having a business	Interviews
				Leaders	Characteristics of leaders – KyT hierarchy (see above)	
		Non-members	Profile	Membership of other organisation	Questionnaire	

		Ethnic background	Questionnaire	
		Education	Questionnaire	
		Marital status	Interviews	
		Head of household male/female?	Questionnaire	
		Number of people in household	Questionnaire	
		The decision making of the household	Interviews	
		Income from agriculture	Questionnaire, interviews	
		Income from veld products	Questionnaire, interviews	
		Income from cattle	Questionnaire, interviews	
		Other income	Questionnaire, interviews	
		Diversification strategy	Interview, observation	
	Member level	Alternative access to credit	Interviews	
		Loan status	Questionnaire, interviews	
		Repayment, and problems with repayment	Questionnaire, interviews	
		Size of loans	Interviews	
		Use of loans	Interviews	
		How does the group structure influence the repayment rate?	Interviews	
		Social consequences of group structure?	Interviews	
		Consequences of not repaying loans?	Interviews	
	Group level	How does the group structure influence the repayment rate?	Group interviews	
		Social consequences of group structure?	Group interviews	
		Consequences of not repaying loans?	Group interviews	
			Model used? –Grameen bank? Modifications?	Interviews with key-informants
			Who initiated the use of micro-credit in KyT?	Interviews with key-informants
			Role of loans in KyT's work?	Interviews with key-informants
		Numbers of members with loans / total number of members	Interviews with key-informants	
		Consequences of not repaying loans?	Interviews with key-informants	

			Who administers the micro-crediting?	Interviews with key-informants
		Conditions	What are the loans used for?	Interviews with key-informants
			What is the average size of loans? Total amount?	Interviews with key-informants
			More than one loan pr. group?	Interviews with key-informants
			Who takes out the loans? (Groups, individuals, new members etc.)	Interviews with key-informants
			What are the repayment conditions?	Interviews with key-informants, lit.
				What percentage is outstanding? (Why?)
			What is the structure for ensuring loan repayment?	Interviews, literature
Veld Products	Member		Time used for collection	Interviews
			Alternative use of time	Interviews
			Costs and benefits from selling through KyT/individually?	Interviews
			Harvesting techniques? Replanting?	Interviews
			Concept of sustainability	Interviews
			Perception of veld condition (Depletion?)	Interviews
	KyT		Market for Veld products	Interviews with key-informants
			Proportion of members selling veld products to KyT	Interviews with key-informants
			Profit distribution	Interviews with key-informants
			Concept of sustainability	Interviews with key-informants
		Perception of veld condition (Depletion?)	Interviews with key-informants	
		Role of KyT's activities in extraction (relative to others)	Interviews with key-informants	
	Veld		Regeneration rate	Sample plot measures
			Extraction rate	Sample plot measures
	Members	Education	Description of education received	Interviews
			Does the educ. increase the success of a member's businesses?	Interviews
		Empowerment	Empowerment through education?	Interviews
			Empowerment through access to economic resources?	Interviews
			Empowerment through increased network?	Interviews

		Changes in power relations in the household	Interviews
		Changes in the decisions made by household	Interviews
Groups		Power structures in the group	Interviews
		Empowerment through group structure	Interviews
KyT	Education	Description of education received	Interviews with key-informants
		Does the educ. increase the success of a member's businesses?	Interviews with key-informants

### *Preliminary time schedule of fieldwork*

In the following table we have tried to make a preliminary time schedule of our fieldwork in Botswana. This is done in order to compare the time needed for our fieldwork with the time available.

<b>Weekday</b>	<b>Date</b>	<b>Fieldwork</b>	<b>Main activity</b>
Monday	10-01-2005		Arrival to Gaborone, welcome, presentations by students and staff
Tuesday	11-01-2005	Discussing synopsis with counterparts	
Wednesday	12-01-2005	Discussing synopsis with counterparts	
Thursday	13-01-2005	Discussing synopsis with counterparts	
Friday	14-01-2005		Transfer to Lerala, accommodation and briefing. Evening meeting
Saturday	15-01-2005	Giving questionnaires	Fieldwork
Sunday	16-01-2005	Going to church	Fieldwork
Monday	17-01-2005	Meeting with key persons in KyT	Fieldwork
Tuesday	18-01-2005	Giving questionnaires + observing	Fieldwork
Wednesday	19-01-2005	Working with KyT (learning by doing)	Fieldwork, midway evaluation, student presentations and feedback
Thursday	20-01-2005		Excursion (arranged by the teachers)
Friday	21-01-2005	Interviews	Fieldwork
Saturday	22-01-2005	Interviews	Fieldwork
Sunday	23-01-2005	Interviews	Fieldwork
Monday	24-01-2005	Interviews	Fieldwork
Tuesday	25-01-2005	Interviews	Fieldwork, return to Gaborone
Wednesday	26-01-2005	?	
Thursday	27-01-2005	?	
Friday	28-01-2005	?	Debriefing presentations, farewell dinner
Saturday	29-01-2005		Departure for Johannesburg

[www.sluse.dk, Botswana pages]

### *Planned collaboration with counterparts and other groups*

Upon arrival in Botswana we will meet our counterparts from Southern Africa. Two days will be spent comparing research questions and data collection needs. After discussing our different goals for our field study we will create a method to work as a team and benefit from each other. Although we will produce different reports upon our return to Denmark, we will be flexible with our specific research question in order to have data collection needs that overlap with those of our counterparts.

Amongst Danish groups, we expect to have the most collaboration with the group researching veld products as KyT commercializes such products. We expect this group to research the sustainability of the use of veld products in Lerala while we will focus more on the profit generated for KyT and its members.

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- [www.kgeiyatsie.org] The homepage of Kgetsi ya Tsie women's organisation, Last entered 19/11-04.
- [www.sluse.dk, Botswana pages] The homepage of SLUSE >> Student Info >> SLUSE courses >> The ILURNM course >> ILURNM 2004-2005 >> Botswana pages ([www.agsci.kvl.dk/~adn/Bots2004/](http://www.agsci.kvl.dk/~adn/Bots2004/)) >> Schedule

The works consulted can be viewed in appendix 2.



## **Appendix 1: KyT – background information**

### *Structure of KyT*

KyT strives to be as democratic and representative of its members as possible. The administration is made up of various subgroups. Within villages, members are in groups of five. These groups are represented in the village centres which elect representatives to the regional council. These councils appoint members to sit on the Board of Trustees. The CDO's (Community Development Officers) serve as links between the members and the administration. According to KyT's homepage the decisions are always sought to be taken at the lowest level possible. [www.kgetsiyatie.org]. (See figure 1 below)

### **Figure 1: Structure of KyT**

### *Economy of KyT*

KyT receives a lot of financial aid from donors (76% of their income). Other sources of income are membership dues (P20/yr) and profit from the sale of veld products. Profits are redistributed amongst members and used to finance the micro-credit program and improve facilities of KyT. [www.kgetsiyatsie.org]

### *KyT's achievements*

Through increased production, more effective storage, quality control, and marketing, KyT has increased the annual cash income of members by over 500% since the foundation of KyT in 1996. A factory producing morula oil and soap has been built in Lerala, increasing the possibilities for member income. [www.kgetsiyatsie.org]

### *KyT's goals*

Some goals set by KyT in 2002, to have been achieved by 2004 are:

- To expand membership in the Tswapong area to 1500 women
- To continually develop the product range, especially a range of oils from locally available seeds and nuts
- To establish physical business centres in every village where KyT operates
- To increase the average member income to P4000 (US\$50)

(Increased membership may no longer be a goal of KyT as they may not have the resources to support new members and should perhaps focus on benefiting current members. Although increased membership would mean increased income from membership fees, KyT would require more staff for education of new members. See Appendix 5.

### *KyT problems*

Despite many successes, KyT experiences some problems in development of their organisation. KyT seeks to be economically self-sufficient yet still receives 76% of their income from financial donors [KyT profit and loss, July 2002].

Problems faced by KyT were identified by a member of the administration, Amanda Million-Burger, in a telephone interview on the 15<sup>th</sup> of November, 2004. The obstacles she outlined are the following:

Rate of repayment of micro-credit loans:

- Repayment has varied between 76 and 99% but is apparently currently lower than 76%. Some members have not paid back loans taken out two to three years ago, despite a four month repayment schedule.

Access to international markets:

- KyT would ideally like to export products to western markets but are still developing a strategy.

A local image of being more expensive and exclusive than the 'neighbour' who sells many of the same veld products:

- The many individuals selling the same products as KyT are in competition with the organisation. The fancy labels and packages, according to Amanda, lead many people to believe that KyT products are more expensive than those of the competitors.

### *Micro-credit system of KyT*

KyT was originally started by the Women's Financial House of Botswana with the financial support of USAid. The African Development Foundation (ADF) recapitulates KyT's micro-credit fund. Micro-credit loans enable members to make initial investments in capital for equipment and production.

Loans are to be repaid within four months. The responsibility of repayment is given to groups of five although the money is given to individuals. KyT's goal is to create a strong structure that ensures repayment of loans through group pressure on and support for individuals. The structure is built from the Grameen Bank model founded in Bangladesh.

KyT's webpage, which is targeted to potential donors or buyers, suggests that there is a remarkably low failure rate on loans. The organisation however lists repayment as a problem in their annual report from 2002/2003. At the time of the report, 12.9% of the loans were outstanding.

In Botswana, there is a marriage act that means married women are considered minors. Married women must seek permission from their husbands before being able to access credit. However KyT does not require consent from husbands and is consequently regarded by some as progressive or going against tradition.

Other sources of credit in Botswana: (not necessarily accessible for women in Lerala)

Botswana Women's NGO  
Botswana Savings and Credit Association (POSCCA)  
Botswana Cooperative Bank  
Rural Industries Innovation Centre (RIIC)  
Financial Assistance Policy (FAP)  
Partnership for Productivity (PFP)  
Botswana Enterprises Development Unit (BEDU)

### *Veld Product Commercialisation*

The marketing of veld products as a means to increase income is one of the main functions of KyT. Such products are for eating, as well as for medicinal and cosmetic purposes.

The products are harvested by women and sold to KyT. The organisation has built factories where women can process and label products themselves, thus adding value. The products are marketed as fairly traded (although cannot be certified as this mark is restricted to only a few products), organic, and not tested on animals. The products are mostly sold locally to tourists, as well as to South African and international markets through the Phytotrade Africa organisation.

## Appendix 2: Works consulted

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- Homepage of Community Based Natural Resource Management Support Program in Botswana, [www.cbnrm.bw](http://www.cbnrm.bw) >> Publications >> "Nqwaa Khobee Xeya Trust Constitution", Last entered 8/12-04.
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- Homepage of Community Based Natural Resource Management Support Program in Botswana, [www.cbnrm.bw](http://www.cbnrm.bw) >> Publications >> "Improving women's participation in CBNRM in Botswana", Last entered 8/12-04.
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[www.veldproducts.org](http://www.veldproducts.org)

Homepage of Veld Products Research and Development, Last  
entered 8/12-04

## Appendix 3: Assignment

### KYT WOMEN'S ORGANISATION (Kgetsí Ya Tsie)

Assignment: Assess the activities of the KYT organisation and their impact on local livelihood

Context: KYT is a women's co-operative that was founded in 1997 (<http://www.kgetsiyatsie.org/>). Its activities are mainly centred on the commercialisation of a few veld products, such as Phane worms, Morula oil, Mosata flesh and a few medicinal plants (Monepenepene, Gala la Tshwene, Monamane, etc.). It tries to increase women's income through selling local products on new markets (hotels, tourist shops, European market, etc.), and through developing new techniques of extraction (oil press) and new products (soaps, jams). KYT also encourages women to develop business, through a program of micro-credit. It encounters a number of problems, such as fluctuating membership, difficulties in recovering loans, marketing its products, balancing its budget, storing its products, or developing new products (such as the oil derived from *Ximenia caffra* - the Blue Sour plum).

Describe:

- The social origin of KYT members and leaders
- The organisation of KYT
- The sources of income of KYT
- The average annual tree productivity for each resource exploited by KYT
- The average annual income derived for a tree of each species exploited by KYT
- The relative importance of the use in the household (subsistence), local market, and the external market for these products
- The economic importance of KYT activities for its members

Analyse the challenges or problems faced by KYT, including:

- The advantage/disadvantages of being a KYT member, or the reasons explaining why women become member or quit KYT (cost-benefit analysis)
- The reasons explaining problems of loan repayment
- The potential for the exploitation and commercialisation of new products, such as the oil from the *Ximenia caffra*
- The improvement of product preservation and shelf-life

## Appendix 4: Draft questionnaire for Botswana team

### HOUSEHOLD

#### Informant + head of household

Gender of informant: Male Female

Age of informant: \_\_\_\_\_ years

Is the informant the head of family? Yes No

Gender of head of family: Male Female

Age of head of family: \_\_\_\_\_ years

Education of head of family / number of years in school: \_\_\_\_\_

Is the head of family living in the house?

Yes No

#### People living permanently in household:

Number of people living permanently in the house: \_\_\_\_\_ people

Number of adult men in the household: \_\_\_\_\_ men

Number of adult women in the household: \_\_\_\_\_ women

Age of people living in house (*write number of people in each category*):

0-5 years	6-15 years	16-30 years	31-55 years	55- years

Number of 6-15 years old who are NOT schooling? \_\_\_\_\_ children

### INCOME + AGRICULTURE + CATTLE

Number of people contributing to the household economy living outside the household?	
Number of people having a regular salaried income (name the type of jobs)?	
Number of people having a regular business (name the type of business)?	
Number of elders having a regular pension?	

	Number owned	Number sold last year	Quantity of milk sold? (liter?)
Cattle			
Goats			
Donkey			

	Quantity produced (unit?)	Quantity sold last year (unit?)
Maize		
Sorghum		
Groundnuts		
Beans		
Pumpkins?		
Sweet melons?		
Others		

What tillage method did you use last year?

Own tractor Yes/No:	Rented tractor Yes/No:	Own plough Yes/No:	Rented plough Yes/No:	Hand labour Yes/No:

Do you own an ox-cart?	Yes/No:
------------------------	---------



Did you use cow manure on your fields last year?	Yes/No:
Quantity of kraal manure used last year?	kg/bags?
Did you use artificial fertilizer on your fields last year?	Yes/No:
Quantity of artificial fertilizer used last year?	kg/bags?
Did you use any chemical input (pesticide, etc.) last year?	Yes/No:
Did you take away any plant residue from your fields last year?	Yes/No:
Did any cattle graze on your fields last year?	Yes/No:

How many fields do you crop?	
Do you have any fields that you do not crop?	Yes/No:
Do you crop any fields that you do not own?	Yes/No:
Total area of fields:	ha/m2/other?
Do you practice crop rotation?	Yes/No:

#### VELD PRODUCTS

		Sold by household members?		
		To KYT(this year? amount in bags/kg?/price?)	To other (this year? amount in bags/kg?/price?)	
Timber				
Fuel wood				
Medicine				
Phane worm				
Morula fruit				
Mosata flesh				
Other food				
Other product				

#### KYT ORGANISATION

**If the informant is a woman:**

**Yes/No**

Are you a member of KyT?	
--------------------------	--

**If you are a member:**

**Yes/No**

Have you received a loan from KyT?	
Are your loan repayments overdue?	
Have you participated in any educational classes through KyT?	

**If you are not a member:**

**Yes/No**

Have you ever been a member before?	
Have you ever considered becoming a member?	

How many members of KYT are there in the household? \_\_\_\_\_

<b>Do you agree with the following statements?</b>	<b>Strongly agree</b>	<b>Agree</b>	<b>Neutral</b>	<b>Disagree</b>	<b>Strongly disagree</b>	<b>Don't know</b>
KyT members have an advantage over non-members.						
KYT activities have a negative impact on the environment.						
KyT activities take up a lot of time for women members in the household.						
The women in the household should use their time for other things.						
KyT contributes substantially to the household economy.						
KyT empowers its members.						
It is easy to influence the decision-making in KyT as a member.						
KyT members benefit from the micro-credit loans.						

Thank you again for your time. You have been very helpful in our investigation.

## Appendix 5: Interview with Amanda

Telephone conversation with Amanda Million-Burger on Monday the 16<sup>th</sup> November 2004 at 12:00

KyT telephone number: +267 4954013

### 1. What does the words **Kgetsi ya Tsie** mean?

A bag of locust(?) = together we stand, many hands working together,

### 2. What is the main goal of the organisation? (empowering women, commercialisation of veld products)

Empowerment opportunities: provide financing opportunities – micro-credit loans – business training and counselling.

KyT buys products from members, labels them and sells them with a small profit. They have a labelled product line. But not all members collect veld products. Some women have small stores – all businesses are ok.

### 3. How does the organisation work?

#### a. How to enter KyT?

Announce that you want to be member to village centre. Membership fee is P 20 per year. You become a part of a group 5. If there is room in a group, members must wait until they are a group of 5 – a precondition to get loans.

#### b. Structure:

Started in 1997, became a trust in 1999.

Member groups meet every two weeks in village centres. VCs send representatives to the region councils. Everybody can go, but only reps can vote. RCs send reps to the board of trustee (elections?). BoT decides the overall framework of the organisation.

KyT wants to be self-sustaining, but is not. Membership fees and profits from product sale don't cover staff expenses etc. But it is the plan that they will cover in the future. Now staff and loans are donor funded.

Board of Trustees meets in Lerala.

#### c. Does KyT have educational programs for its members?

Yes. Business programs. Hygiene programs (food production). Courses in sustainability by the Agricultural... (part of the ministry of agriculture).

### 4. How does your micro-credit system work? Who lends money from whom and on which conditions?

Donor funded, groups of 5 take out the loan and divide the money within the group – the individuals are equally responsible. The loan runs for 4 months with an interest of 15% + 2,5% that goes directly to the KyT activities. Groups apply to village centre, who then passes on the application to the Regional Counsel. The RC decides whether

the loan is liable, and if the loan is approved the CDO (?) takes the application to the Lerala office which then pays the money to the group.

Amanda states that the payback rate is not good. It varies from 76-99% but right now Amanda estimates it is lower than 76%. Some members still have 2-3 year old loans that have not been paid (4 month loans).

##### **5. What is KyT's relations to PhytoTrade, Veld Products Research and Development and The Southern Africa Morula Oil Producers Network?**

Phyto trade: KyT is member of this association. They provide training, grants, chemical research etc. They originally helped KyT with the morula oil formula, which KyT then has exclusive rights to for about 4 years before other members can use the same formula.

VPRD: Association. Used to help KyT with some research (?) but is now mainly a customer.

SAMOPN: Association. KyT is a member.

##### **6. Branding, market and export:**

KyT is currently not branded sustainable, fair trade etc. (like e.g. Max Havelaar) but Amanda states that they should be (for export purposes a.o.) But no organisations do that in Botswana.

Market outside Botswana: KyT hopes to export to eg. Europe in the future, but they need help to build a strategy. They have sold a little to South Africa and to the Body shop in the past. KyT is facing competition from South African morula oil producers, both at the local and regional market.

Phyto Trade is currently working on some exclusive deals in France. This might be beneficial to KyT.

Locally the products are perceived as more expensive and exclusive than they really are. Many people sell veld products, but not labelled and packed as KyT's. Many believe that this means that KyT's prices are higher – but Amanda claims that this is not the case.

With no export and an image of being expensive locally, KyT has problems selling the amounts of products they want to.

##### **What does KyT do for ecological sustainability? (It says on your homepage that 1,500 morula trees were planted by members in 2001.)**

The members get training from the agricultural ministry. They are taught not to take it all, eg. Not all the worm eggs. They harvest app.1 out of 5 (?). KyT does not experience a depletion of the resources.

There is a lot of CBNRM projects going on in the region, but Amanda don't perceive them as competition to KyT.

##### **7. Sum-up.**

Amanda Million Burger: Is employed to evaluate goals, find new goals?

Biggest problems for KyT: Lack of export opportunities, low rate on payback of loans, local perception as expensive.

Should more members then be a goal right now??? – Currently investigated by Amanda and others. KyT is large as it is. Members cost money, and right now they don't have any. Not enough staff to train new members, membership fees do not cover the expenses for hiring new staff for training and administration.

They don't get many new members. There are still more potential members out there, everybody knows KyT, but non-empowerment- issues is a great and general problem. Many women are not able to start businesses.

Gender issues: KyT don't ask for male co-signing for loans = Unusual and previous unheard of in the region.

Many women headed households, men migrate and die of AIDS, but the majority of the woman hhh are single mothers by choice. Don't know the relation between female-headed hh and membership, but finds it interesting.

Amanda suggests that we talk to her, a CDO, the product 'person', the marketing person, and some members when we are in Lerala.

## **Appendix 6: Interview guide**

### *1. Members*

#### 1.1 General info about the household

(Number of people in household, Ethnic background, Education, Marital status, Head of household male/female, Membership of other organisation)

#### 1.2 Use of time

List of most important activities

PRA: Venn diagramming of time used for different activities and importance of activities

#### 1.3 KyT

Status of membership (seniority, hierarchical position) / Connection to KyT

PRA: Listing costs and benefits about KyT and scoring them

##### 1.3.1 Selling veld products to KyT

Costs and benefits from selling through KyT/individually?

Time used for collection compared with time used on other activities

Concept of sustainability

Perception of the condition of the veld (depletion?) Replanting? Harvesting techniques?

##### 1.3.2 Getting education from KyT

Description of education received

Have you received education through KyT?

Does the educ. increase the success of a member's/your businesses?

##### 1.3.3 Empowerment

Empowerment through education?

Empowerment through access to economic resources?

Empowerment through increased network?

##### 1.3.4 Business

Do you have a business? What kind? For how long time? Employees?

Income from business?

### 1.3.5 Micro-credit from KyT

Size of loans

Use of loans (consumption or investment?)

Alternative access to credit

Loan status

Repayment and problems with repayment

Group structure: (How does the group structure influence the repayment rate? Social consequences of group structure? Consequences of not repaying loans? Incentives to repay? How much control do you have over the use of the loan? Does the loan change your status within the household (become income contributing member)? Does it reinforce traditional gender roles (do you use the money for typical women's work only)? Do you chose your own group and on which conditions?)

### 1.4 Diversification strategy

Income from KyT, agriculture, veld products, cattle and other income

Diversification strategy

### 1.5 The decision making of the household

Has the power relations in the household changed since entering KyT?

Has the use of money changed since entering KyT?

Did the nature of the decisions made by household change since entering KyT?

Who decides what? Discussions?

How does a good husband/man behave? What characterizes a good husband/man?

How does a good wife/woman behave? Do.

How do you raise your children according to this?

PRA: Listing and ranking of 5 most important qualities for a good husband

## 2. *Non-members*

### 2.1 General info about the household

(Number of people in household, Ethnic background, Education, Marital status, Head of household male/female, Membership of other organisation)

## 2.2 Use of time

List of most important activities

PRA: Venn diagramming of time used for different activities and assets and matrix scoring importance of these

## 2.3 KyT

Know anybody in KyT?

Feelings towards and thoughts about KyT?

Why not a member of KyT?

## 2.4 Selling veld products

Costs and benefits of selling through KyT/individually?

Perception of the condition of the veld (depletion?) Replanting? Harvesting techniques?

## 2.5 Business

Do you have a business? What kind? For how long time? Employees?

## 2.6 Diversification strategy

Income from KyT, agriculture, veld products, cattle and other income, Income from business?

Diversification strategy

## 2.7 The decision making of the household

How is the power relations in the household?

Who decides what? Discussions?

How does a good husband/man behave? What characterizes a good husband/man?

How does a good wife/woman behave? Do.

How do you raise your children according to this?

## 3. *Husbands of members*

3.1 General info about the household (not necessary if the wife has just been interviewed)

(Number of people in household, Ethnic background, Education, Marital status, Head of household male/female, Membership of other organisation)



### 3.2 Use of time

List of most important activities of you wife

PRA: Venn diagramming of time used for different activities and importance of activities

### 3.3 Empowerment through KyT

Are women being empowered by their membership of KyT?

through education? through access to economic resources? through increased network?

### 3.4 Diversification strategy

Income from KyT, agriculture, veld products, cattle and other income

Diversification strategy, use of money (who, how much for what?)

### 3.5 The decision making of the household

Has the power relations in the household changed since entering KyT?

Has the use of money changed since entering KyT?

Did the nature of the decisions made by household change since entering KyT?

Who decides what? Discussions?

How does a good husband/man behave? What characterizes a good husband/man?

How does a good wife/woman behave? Do.

How do you raise your children according to this?

PRA: Listing and ranking of 5 most important qualities for a good wife

## 4. *KyT – groups*

### 4.1 Group Structure

List functions of group

The role of the individual within the group

Is there a leader?

### 4.2 Costs/Benefits of group structure

Do you learn from each other? Support each other? Conflict?

Did you all join at the same time?

Social networks formed?

Empowerment through group structure? (eg. confront husbands with group)

Risk sharing through group structure?

#### 4.3 Opinions on KyT

PRA: List costs/benefits of KyT and score them according to what is most important

How did you use loans? Businesses successful? Use for consumption ever (consumption smoothing?)

Discuss changing role of women. Changes within their own households.

Why did they join KyT?

What type of person joins KyT?

How much does the group structure actually matter in KyT: Are you always in a group for KyT activities? Just for micro-credit? (Is there a lot of communication across groups?) Do you help each other with other things?

### 5. Households

#### 5.1 Priorities within the household

List activities and assets of household (list tasks) incl. who is responsible

PRA: Matrix ranking of priorities of household (assets and activities).

How does KyT shift these priorities

#### 5.2 Power relations within household

Does KyT change roles of woman within household? Opinions on woman contributing to monetary income of household?

How are decisions made within household? (consensus?) Does KyT change mechanisms?

Are there more conflicts within the household because of KyT?

#### 5.3 Effect of KyT

If female in the household not a member, why not? (is it because both male and female don't want her to be a member?)

KyT part of a diversifying strategy?

Is there consumption smoothing through use of KyT loans? (income might be seasonal, loans could help smooth income)

List costs/benefits of being member of KyT (include opinions of sale of veld products, effect of access to credit, education)

Different role in the life of single female?

## 6. Key persons in KyT

### 6.1 Profile - Characteristics of leaders

Number of people in household, Ethnic background, Education, Marital status, Head of household male/female, Membership of other organisation,

Status of membership (seniority, hierarchical position)

Time used on KyT activities vs. time used on other activities, the decision making of the household

### 6.2 Micro-credit loans

#### 6.2.1 Centrality of loans

Model used? –Grameen bank? Modifications?

Who initiated the use of micro-credit in KyT?

Role of loans in KyT's work?

Numbers of members with loans / total number of members

Consequences of not repaying loans?

Who administers the micro-crediting?

#### 6.2.2 Conditions

What are the loans used for?

What is the average size of loans? Total amount?

Who takes out the loans? (Groups, individuals, new members etc.)

What are the repayment conditions?

#### 6.2.3 Loan repayment

What percentage is outstanding? (Why?)

### 6.3 Veld Products

Market for Veld products

Proportion of members selling veld products to KyT

Profit distribution

Concept of sustainability

Perception of the veld (depletion?)

#### 6.4 Education

Description of education received

Does the educ. increase the success of a member's businesses?

#### 6.5 Problems

PRA: Listing and ranking of main problems of the organisation.

Side 14: [1] Slettet Nina Holmboe 16-03-2005 12:44:00

Phane was the major, if not only, cash crop for the majority of women in the Tswapong area and traditionally, they would take their phane down to the roadside and simply wait for the middlemen to come, en route to South Africa. These women did not have the bargaining power to demand a fair return for their mophane worm harvest and many businessmen made a lot of money from the trade.

Side 14: [2] Slettet Nina Holmboe 16-03-2005 12:59:00

and are to fit in the KyT product line

Side 14: [3] Slettet Nina Holmboe 16-03-2005 13:04:00

, which seem to be a sharp

Side 14: [4] Slettet Nina Holmboe 16-03-2005 13:04:00

help them in feeling ownership

Side 14: [5] Slettet Nina Holmboe 16-03-2005 11:28:00

seen as something special –

Side 14: [6] Slettet Nina Holmboe 16-03-2005 13:16:00

But KyT encountered some problems with the quality of the nuts. The dicheru should not be more than 2 weeks old when pressed in order to make the finest oil and this was difficult especially when the nut were transported a long way. Some of the nuts in the delivery from Zimbabwe were hard and yellow and KyT could not risk their image and sell bottles of bad oil so KyT had to reject the whole delivery.

Side 14: [7] Slettet Nina Holmboe 16-03-2005 12:41:00

According to Mma Tsiane, the first PC of KyT

Side 15: [8] Slettet Nina Holmboe 16-03-2005 13:09:00

, which allegedly increased considerably.

Side 15: [8] Slettet Nina Holmboe 16-03-2005 13:10:00

But

Side 15: [9] Slettet Nina Holmboe 16-03-2005 13:21:00

has

Side 15: [9] Slettet Nina Holmboe 16-03-2005 13:21:00

some

Side 15: [9] Slettet Nina Holmboe 16-03-2005 13:21:00

even if

Side 15: [9] Slettet Nina Holmboe 16-03-2005 13:22:00

since

Side 15: [9] Slettet Nina Holmboe 16-03-2005 13:22:00

only contain natural

Side 15: [9] Slettet Nina Holmboe 16-03-2005 13:22:00

,

Side 15: [9] Slettet Nina Holmboe 16-03-2005 13:23:00

they indeed seem targeted at

Side 15: [9] Slettet Nina Holmboe 16-03-2005 11:32:00

,

Side 15: [9] Slettet Nina Holmboe 16-03-2005 13:23:00

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Side 15: [9] Slettet Nina Holmboe 16-03-2005 13:24:00

But it is dif

Side 15: [9] Slettet Nina Holmboe 16-03-2005 13:24:00

an

Side 15: [9] Slettet Nina Holmboe 16-03-2005 11:38:00

niche

Side 15: [9] Slettet Nina Holmboe 16-03-2005 13:24:00

, working from Lerala

Side 15: [9] Slettet Nina Holmboe 16-03-2005 13:24:00

on the same market

Side 15: [10] Slettet Nina Holmboe 16-03-2005 13:25:00

These markets

Side 15: [10] Slettet Nina Holmboe 16-03-2005 13:25:00

are

Side 15: [10] Slettet Nina Holmboe 16-03-2005 13:25:00

their

Side 15: [10] Slettet Nina Holmboe 16-03-2005 13:25:00

marketing

Side 15: [10] Slettet Nina Holmboe 16-03-2005 13:25:00

they

Side 15: [10] Slettet Nina Holmboe 16-03-2005 13:25:00

are

Side 15: [11] Slettet Nina Holmboe 16-03-2005 11:39:00

, mosata

Side 15: [11] Slettet	Nina Holmboe	16-03-2005 11:39:00
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to compete on the price

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This makes the

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the idea that KyT should

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market and the necessity of surplus revenue obvious disadvantages for KyT.

Side 15: [11] Slettet	Nina Holmboe	16-03-2005 13:30:00
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E

Side 15: [11] Slettet	Nina Holmboe	16-03-2005 13:30:00
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the current PC

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for

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,

Side 15: [11] Slettet	Nina Holmboe	16-03-2005 13:29:00
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their prices are

Side 15: [11] Slettet	Nina Holmboe	16-03-2005 13:29:00
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price, but she is aware of the problem, and recognises that the prices of especially the cosmetic products are too high for the local market

Side 15: [12] Slettet	Nina Holmboe	16-03-2005 14:01:00
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Some women told us that they

Side 15: [12] Slettet	Nina Holmboe	16-03-2005 14:01:00
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veld

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The prices

Side 15: [12] Slettet	Nina Holmboe	16-03-2005 14:01:00
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buys the products for from the members are

Side 15: [12] Slettet	Nina Holmboe	16-03-2005 14:02:00
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And

Side 15: [12] Slettet	Nina Holmboe	16-03-2005 14:02:00
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c

Side 15: [12] Slettet	Nina Holmboe	16-03-2005 14:02:00
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does not have a market for the products

Side 15: [12] Slettet	Nina Holmboe	16-03-2005 14:03:00
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their

Side 15: [12] Slettet	Nina Holmboe	16-03-2005 14:03:00
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said that they had

Side 15: [12] Slettet	Nina Holmboe	16-03-2005 14:03:00
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a

Side 15: [12] Slettet	Nina Holmboe	16-03-2005 14:03:00
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they were

Side 15: [12] Slettet	Nina Holmboe	16-03-2005 14:04:00
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e.

Side 15: [13] Slettet	Nina Holmboe	16-03-2005 14:05:00
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of the prices they pay their members for the

Side 15: [13] Slettet	Nina Holmboe	16-03-2005 14:05:00
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seen