POLICY BRIEF

Women in Kenya's Dairy Sector

Policy Recommendations for Increasing Women's Participation and Access to Key Resources

Published by	Technical partner
KENAFF	**AfriCCLAN**
Kenya National Farmers' Federation	Africa Centre for Climate, Agri-Food & Nature

129	**86%**	**23%**
Women dairy farmers surveyed across 5 counties	are cooperative members, yet <30% hold leadership positions	own-titled land — the critical structural barrier

Commissioned by KENAFF | Implemented by AfriCCLAN | May 2026 | In support of the International Year of the Woman Farmer 2026 & 2026 WFO General Assembly

Executive Summary

Women form the backbone of Kenya's dairy sector, contributing up to 70% of on-farm labour — feeding, milking, managing animal health, and supporting household nutrition. Yet a persistent "participation-control paradox" defines the political economy of the value chain.

KEY MESSAGES

1. Land reform is the foundation — without addressing land ownership (especially in Nyandarua), other investments have limited impact.

2. Income alone is fragile — Kiambu shows market gains must be paired with asset security to be durable.

3. Assets ≠ decision-making power — Nakuru proves governance quotas and household bargaining support must accompany ownership.

4. Youth and new farmers are not disadvantaged — Meru and Uasin Gishu demonstrate that with the right conditions, younger and newer women can thrive.

5. Data must drive differentiation — counties must collect gender-disaggregated asset and empowerment data to allocate resources effectively.

6. Resilience is a core competency --- every case study woman in the full report has experienced setbacks (disease, drought, market shocks) and rebuilt. Programmes must be designed for resilience: livestock insurance, emergency credit, group solidarity, and climate-smart infrastructure subsidies.

A recent study by KENAFF and AfriCCLAN covering **129 women dairy farmers** across five counties (Nakuru n=31, Meru n=29, Nyandarua n=26, Uasin Gishu n=22, Kiambu n=21) reveals that while **86%** of women belong to dairy cooperatives and report **82%** control over dairy income, structural power remains concentrated elsewhere. Only **23%** own titled land; just **19%** have documented ownership of cattle.

Despite these constraints, women's contributions yield tangible gains: dairy income improves household food security (**78%**), dietary diversity (**70%**), and child nutrition (**61%**). However, **65%** of women cite lack of collateral as the main financial barrier.

The path to transformation requires moving beyond participation to redistribution — joint land titling, direct digital payments, minimum 40% leadership quotas in cooperatives, and gender-responsive bylaws are structural prerequisites, not optional reforms.

Context

Dairy farming is Kenya's leading agricultural subsector, contributing **14% of agricultural GDP** and supporting over **1.8 million smallholder households**. Kenya is the second-largest milk producer in Africa, with production reaching a record 5.5 million tonnes in 2025. Women constitute the backbone of this sector, performing up to **70% of on-farm labour** — from feeding and milking to animal health management and record-keeping — yet their contributions remain undervalued, their ownership of productive assets limited, and their voices marginalised in decision-making spaces.

Several targeted interventions are beginning to address these gaps: an ILRI-led Sh 37.5 million programme trains women in modern husbandry across six counties and links them to formal markets. In contrast, the

NAVCDP-BRIDGES programme (supported by the Gates Foundation) focuses explicitly on women's economic empowerment in dairy value chains.

This policy brief is commissioned by the Kenya National Farmers' Federation (KENAFF) and implemented by AfriCCLAN (The Africa Centre for Climate, Agrifood and Nature). It informs deliberations aligned with the International Year of the Woman Farmer 2026 and Kenya's positioning as a global leader ahead of the 2026 World Farmers' Organisation (WFO) General Assembly.

The brief synthesises quantitative survey data from 129 women dairy farmers (Nakuru: 31, Meru: 29, Nyandarua: 26, Uasin Gishu: 22, Kiambu: 21), qualitative insights from key informant interviews and focus group discussions, detailed enterprise case studies, and a political economy analysis examining power, institutions, and incentives shaping women's participation.

Key Findings

The research reveals a striking paradox: high participation alongside limited control. Women are deeply embedded in dairy production but systematically excluded from ownership and decision-making.

Economic Empowerment and Income Control

82% Average women's control over dairy income is far higher than in most agricultural sectors	**63%** Have full (100%) control over dairy income
40% Make spending decisions independently; 31% jointly with spouse	**78%** Report dairy income improved household food security

Asset Ownership — The Critical Barrier

CRITICAL FINDING: 77% of women lack land titles — limiting access to credit, markets, and long-term investment

23% own land titled in their own name | 19**%** have documented proof of cattle ownership

65% cite limited collateral as the primary barrier to financial services

The Cooperative Membership-Leadership Gap

MEMBERSHIP-LEADERSHIP GAP

86% are cooperative members — cooperatives serve as the dominant market channel (**64%**)

Women constitute up to **70%** of membership in some cooperatives

BUT: only **2 of 8** leadership positions held by women in one cooperative; **3 of 7** in another

Most cooperatives lack gender provisions in bylaws and do not track gender-disaggregated data

County-Level Analysis

Survey findings show major differences in women's empowerment across the five counties, with Nyandarua standing out as the most disadvantaged and in urgent need of targeted support. The dominant driver of inter-county variation is women's limited access to land ownership.

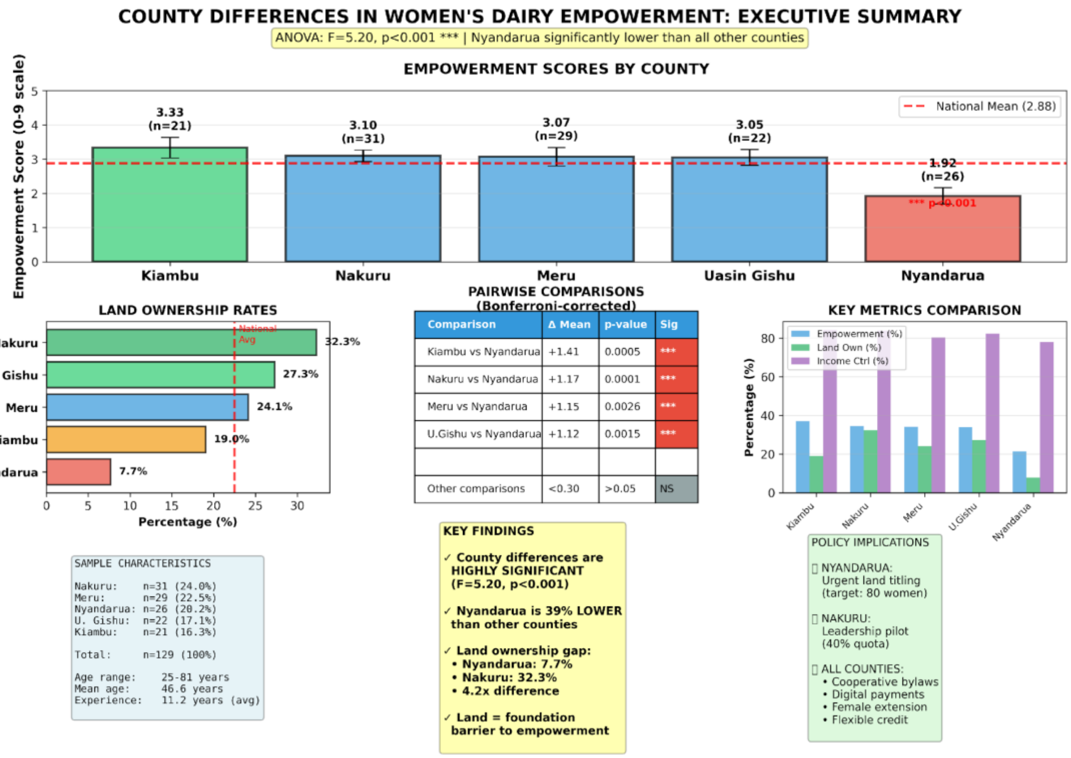

Figure 1: Women's Empowerment Indicators by County — Survey Results (KENAFF/AfriCCLAN, 2026)

County	Land Ownership	Empowerment Score / 9	Priority Action
Kiambu	19.0%	3.33 (Highest)	Convert income gains to secure asset ownership.
Nakuru	32.3%	3.10 (Above average)	Link land ownership to governance quotas.
Meru	24.1%	3.07 (Above average)	Document and scale positive youth norms
Uasin Gishu	27.3%	3.05 (Above average)	Connect new landowners to cooperatives and markets.
Nyandarua	**7.7%**	**1.92 ⚠ LOWEST**	**URGENT: Fast-track land titling campaign**

Nyandarua: URGENT PRIORITY

Only **7.7%** of Nyandarua women own land — 4.2× lower than in Nakuru (32.3%). This single structural barrier cascades into limited access to credit, lower cooperative participation, and constrained investment capacity. Without targeted land reform in Nyandarua, all other empowerment investments have limited impact.

Political Economy of Kenya's Dairy Sector

Kenya's dairy sector is characterised by deep gender inequalities embedded within its political economy. Women perform the majority of dairy labour, yet men continue to dominate ownership of productive assets, cooperative leadership, financial decision-making, and market negotiations. This creates a structural separation between labour and control — women bear the physical and time burdens of production while men retain authority over strategic economic benefits.

The Payment Paradox

A key manifestation of this inequality is the *"payment paradox"*. Although women often manage dairy operations and control much of the day-to-day income in practice, payments are frequently deposited into husbands' accounts. Women, therefore, lack authority over large expenditures, savings, investments, and access to credit, preserving male economic power while relying heavily on women's unpaid or undercompensated labour.

Institutional Capture

The governance structure of dairy cooperatives further reinforces exclusion. While women constitute a large proportion of cooperative members, they remain significantly underrepresented in leadership positions due to cultural norms, institutional barriers, and the absence of supportive policies. Cooperative systems rarely include gender-responsive bylaws, quotas, or accountability mechanisms — meaning decisions around pricing, resource allocation, and services often fail to address women's priorities.

Asset-Based Exclusion

Limited ownership of land and livestock restricts women's access to credit, insurance, and investment opportunities — because financial institutions typically require collateral registered in men's names. Although gender policies exist at both national and local levels, implementation remains weak due to inadequate funding, poor enforcement, and limited political commitment.

THE CORE STRUCTURAL PROBLEM

Women's exclusion is not accidental — it is the deliberate reproduction of gendered power asymmetries that serve entrenched interests. Reforms such as joint land titling, direct digital payments, alternative collateral systems, leadership quotas, and enforceable gender standards are not incremental improvements — they are **structural prerequisites** for redistributing power and unlocking productivity.

Recommendations for Policy Makers and Practitioners

The following recommendations move beyond symbolic participation to structural redistribution of power, assets, and decision-making. For policymakers, the priority is enforcement and funding. For practitioners, the focus is on tailoring interventions to county-specific realities.

Immediate Actions

1. Fast-Track Joint Land Titling and Reduce Registration Fees

Background: Land ownership is the foundation of economic power in dairy. Only 7.7% of women in Nyandarua own land, compared to 32.3% in Nakuru. Without titles, women cannot access credit, register cattle, or join cooperative leadership.

Action: County land departments should fast-track joint spousal titling, waive or reduce fees for women smallholders, and set a target of 1,000 women dairy farmers titled in the first year.

2. Enforce Women's Representation in Cooperative Leadership

Background: While 86% of women are cooperative members, leadership remains male-dominated — only 2 of 8 positions in one cooperative. Cultural norms, lack of family support, and fear of criticism exclude women.

Action: Amend cooperative bylaws to reserve seats for women on boards and management committees. Tie government support (subsidies, training, market access) to compliance.

3. Introduce Dairy-Specific Loans with Flexible Collateral

Background: Women's lack of land titles prevents them from accessing traditional credit, yet they demonstrate strong repayment performance. Alternative collateral — cattle, milk delivery records, group guarantees, warehouse receipts — is underutilised.

Action: Financial institutions and SACCOs should accept livestock as collateral (with documentation), use milk delivery records as credit history, and offer group guarantees via cooperatives. Expand collateral substitutes to include warehouse receipts and livestock-based models that do not rely solely on land ownership.

4. Target Extension Services to Women Dairy Farmers

Background: Extension services often talk primarily to men, assuming men are the 'official farmers.' Women report fewer visits and less useful information. Female officers are more likely to reach women farmers effectively.

Action: The National Government should set gendered recruitment standards through policy directions; county governments should train officers in gender-responsive delivery and link performance evaluations to outreach to women.

5. Establish County-Level Milk Price Floors with Mandatory Women's Participation

Background: 85% of women cite low milk prices as a major challenge, with little bargaining power — 'the price is already set.' Price-setting committees are male-dominated.

Action: Create county minimum price committees with seasonal adjustments and transparent formulas. Require mandatory women's representation on these committees.

6. Direct Digital Payments to Women for Milk Deliveries

Background: Despite women reportedly controlling 82% of dairy income in practice, payments are often deposited into husbands' accounts — the 'payment paradox' — reducing financial autonomy.

Action: Cooperatives and processors should pay women directly via mobile money; offer split-payment options for joint household accounts. Provide targeted financial literacy and digital inclusion programmes — smartphone access, digital literacy training, and secure mobile payment systems.

Medium-Term Actions

7. Develop County-Level Gender-Responsive Agriculture Policies with Tagged Budgets

Background: National gender policies exist but lack enforcement and funding. County-specific frameworks with dedicated budgets ensure accountability.

Action: Each dairy-producing county should adopt a gender agriculture policy, allocating at least 30% of agricultural budgets to women-targeted programmes.

8. Subsidise Feed and Value-Addition Equipment for Women

Background: Women's enterprises remain small-scale due to a lack of capital for productivity improvements. Many express interest in producing yoghurt, butter, and cheese, but cannot afford the equipment.

Action: Create a national feed subsidy programme prioritising women farmers. Provide grants or low-interest loans for milk coolers, pasteurisers, and processing tools.

9. Comprehensive Reform of Cooperative Bylaws

Background: Most cooperatives lack gender quotas, responsive bylaws, or disaggregated data. Male-dominated governance shapes pricing, procurement, and service priorities.

Action: Mandate gender audits; establish women's desks; collect gender-disaggregated membership and benefit data. Create clear pathways from member to leader: quotas, reserved committee seats, mentorship, and gender-sensitive electoral procedures.

10. Establish Women's Collective Marketing Groups

Background: Women sell primarily through cooperatives (64%) or on the roadside. Individual bargaining power is weak. Collective groups increase leverage and reduce dependency on intermediaries.

Action: Support formation of women-only or women-led marketing groups with training in negotiation, contracting, and quality assurance. Link them to premium market channels. Strengthen cooperative governance, price transparency, timely access to market information, and flexible payment systems.

11. Launch Household Dialogue Programmes Engaging Men

Background: Social norms are not fixed — some households already demonstrate shared decision-making. Engaging men as allies can reduce conflict and redistribute workloads.

Action: Facilitate community-based dialogues on gender roles, unpaid care work, and joint decision-making. Include religious and traditional leaders as champions.

12. Scale Digital Extension Platforms (SMS, WhatsApp, Voice Messages)

Background: Women face time poverty and mobility constraints. Digital tools can deliver timely advice on animal health, breeding, and markets without requiring travel.

Action: Train women's groups in digital literacy. Partner with telecoms to provide free or low-cost agricultural advisory messages in local languages.

13. Promote Women's Entrepreneurship, Leadership, and Decision-Making in Dairy

Background: Many women lack confidence, business exposure, and access to information on dairy farming as a profitable enterprise. Many remain dependent on their spouses for decisions about land use, investments, and dairy management.

Action: Establish targeted women-focused dairy entrepreneurship and leadership programmes combining technical training, business development, mentorship, and confidence-building. Support peer learning networks, role-model campaigns, and financial literacy training. Engage men and households through community dialogue to promote joint decision-making and women's ownership rights.

Transformational Actions

14. Enact a National Women in Agriculture Policy with a Binding Implementation Framework

Background: Existing policy commitments remain largely symbolic due to weak enforcement, inadequate financing, and fragmented coordination across ministries and counties.

Action: Develop and implement a standalone National Women in Agriculture Policy with clear targets, dedicated budget lines, monitoring indicators, and accountability measures. Establish an inter-ministerial oversight committee to coordinate implementation across national and county governments.

15. Reform Legal Frameworks: Recognise Livestock as Collateral and Strengthen Community Land Rights

Background: Kenyan law has not fully operationalised provisions for movable collateral or gender-equitable community land registration. This locks women out of finance.

Action: Amend the Movable Property Security Rights Act to include livestock explicitly. Accelerate implementation of the Community Land Act with gender safeguards.

16. Launch a National Gender Norms Change Campaign

Background: Patriarchal norms — 'leadership is for men' and 'women are assistants' — are the deepest barrier. Mass media, schools, and religious institutions can shift attitudes over time.

Action: Develop a multi-year campaign using radio, TV, social media, school curricula, and faith-based networks to promote women as farmers, owners, and leaders. Include male role models.

17. Establish a National Women in Dairy Credit Guarantee Fund

Background: Women's lack of collateral is systemic, not individual. A guarantee fund de-risks lending, encouraging financial institutions to lend to women without traditional collateral.

Action: Capitalise a national fund (e.g., KES 2 billion) guaranteeing up to 70% of women's dairy loans. Partner with commercial banks, SACCOs, and microfinance institutions.

18. Mandate Gender-Inclusive Value Chain Standards and Certification

Background: Private-sector actors (processors, exporters, retailers) are increasingly adopting sustainability standards. Gender criteria can drive change through market incentives.

Action: Kenya Dairy Board should issue gender equality standards covering payment practices, leadership representation, and harassment policies. Offer preferential procurement to certified actors.

19. Set a 50% Women in Dairy Leadership Target by 2030

Background: Without explicit numeric targets, voluntary approaches have failed. Binding targets with accountability mechanisms drives structural change.

Action: Adopt a sector-wide target for women in cooperative boards, county dairy committees, and Kenya Dairy Board leadership. Publish annual scorecards.

20. Dairy Development Programmes Must Prioritise Nutrition Outcomes

Background: Dairy production creates a positive nutrition-income feedback loop. Increased milk improves household dietary diversity and child nutrition; dairy income — especially under women's control — supports healthcare, education, and food security.

Action: Dairy development strategies must prioritise household nutrition and women's economic empowerment alongside commercialisation objectives.

County-Specific Recommendations

County-level evidence confirms that a one-size-fits-all approach will not succeed. Each county's unique combination of strengths and barriers requires a tailored intervention strategy.

Nyandarua — Extremely Low Land Ownership (7.7%): URGENT ACTION REQUIRED

Primary barrier: *Structural exclusion from land ownership — the foundation of all dairy empowerment.*

- Launch intensive land titling campaigns targeting married women and widows; waive or subsidise registration fees
- Provide paralegal aid and community education on inheritance rights and joint spousal titling
- Introduce alternative collateral systems — group lending, mobile credit scoring, and milk delivery records — to bypass land requirements for loans
- Establish women's land rights desks at county lands offices
- Evidence from the full report: Mirriam Wanjiru (Mama Eric, Ndaragwa) and Florence Wambui (Mama Shiku, Oljororok) both built viable enterprises in Nyandarua despite land constraints, through fodder self-sufficiency, biogas, and group membership --- demonstrating that targeted support can unlock empowerment even within the county's structural ceiling

Kiambu — Weak Asset Ownership Despite Good Income

Primary barrier: *Market-driven empowerment without secure asset backing; income gains are vulnerable to shocks.*

- Promote joint land registration and retroactive spousal titling for married women
- Develop financial products that recognise consistent market income (milk sales, cooperative payments) as an alternative security for loans
- Build household resilience through asset-building savings groups and legal literacy programmes

Nakuru — Asset-Rich but Low Decision-Making Power

Primary barrier: *High female land ownership (32.3%) has not translated into household or cooperative governance influence.*

- Mandate minimum 40% leadership quotas for women in cooperative boards and management committees; enforce through county bylaw reforms
- Run-facilitated household dialogue programmes addressing income control, expenditure decisions, and workload sharing
- Train women in negotiation, public speaking, and governance to convert land ownership into an active voice

Meru — Young Women Farmers with Demonstrated Success

Case study evidence from the full report (Charity Mwarirwa, Githongo Dairy Cooperative, Meru) documents progressive household bargaining norms and youth-led intensification as key enablers. These must now be scaled.

- Scale documented success practices from the full report (Charity Mwarirwa, Meru): triple milking, biogas-silage integration, and cooperative delegate pathways for women
- Test replication of promising practices in one additional county with similar agro-ecological conditions
- Support youth-inclusive dairy programmes — mentorship, flexible credit, and digital extension
- Document and share cross-cutting lessons from all 8 named case studies in the full report (Nelly Chepng'etich-Kiambu; Charity Mwarirwa-Meru; Martha Kirukmet and Mary Komen-Nakuru; Mirriam Wanjiru and Florence Wambui-Nyandarua; Beatrice Chepkurui and Ann Chepkorir-Uasin Gishu) as practical evidence for county-level policy dialogue and replication

Uasin Gishu — Underused Asset Base

Primary barrier: *New female landowners have high asset ownership (27.3%) but weak linkage to cooperatives, extension, and markets.*

- Fast-track new women landowners into cooperative membership (waive entry fees, provide orientation)
- Prioritise these women for extension visits and artificial insemination subsidies within the first six months
- Link them directly to premium market channels through collective marketing groups

Conclusion

This study has shown that the economic and social case for gender-inclusive dairy development is overwhelming. Women are not passive beneficiaries of development interventions — they are already the primary drivers of the sector, managing most day-to-day dairy operations and controlling a significant share of household dairy income.

Despite their central role, women continue to face structural inequalities in land ownership, access to finance, representation in leadership, and decision-making power. Closing the gender gap in agriculture has the potential to significantly increase productivity, improve food security, strengthen household nutrition, and accelerate poverty reduction.

The study underscores that when women control dairy income, **households invest more in nutrition, healthcare, and education** — creating a powerful cycle of inclusive rural development. County-level differences are real and require differentiated responses: counties facing severe land inequality need land reform and legal support; others need governance reforms, financial inclusion strategies, or household-level dialogue programmes.

KENYA'S CALL TO ACTION

Women dairy farmers have already demonstrated their resilience, innovation, and leadership. What is needed now is the **political will to match their contribution with equal rights, equal opportunities, and equal power**.

Kenya must adopt bold reforms and develop a **National Women in Dairy Strategy** — showcasing the dairy sector as a global example of how agricultural transformation and gender equality can advance together.

One woman. One cow. One policy change at a time.

About KENAFF

The Kenya National Farmers' Federation (KENAFF) is the apex body representing smallholder farmers across Kenya's 47 counties, committed to inclusive agricultural transformation and farmer empowerment.

About AfriCCLAN

The Africa Centre for Climate Agri-Food and Nature (AfriCCLAN) generates evidence and policy solutions at the intersection of climate, food systems, and nature, supporting sustainable and equitable agricultural development across Africa.