# REPORT ON THE WOMEN'S ECONOMIC FORUM KENYA 2024

# CRAWN TRUST Community Advocacy and Awareness Trust



Navigating Within a Challenging Economic Landscape and Examining the Trends and Positioning Women: Examining the Trends and Positioning Women

















#### Published by:

The Community Advocacy and Awareness Trust (CRAWN Trust)

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#### **ACRONYMS AND ABBREVIATIONS**

AfCFTA - African Continental Free Trade Area

AGOA - The African Growth and Opportunity Act

AGPO - Access to Government Procurement Opportunities

AI – Artificial Intelligence

COMESA - The Common Market for Eastern and Southern Africa (

CRAWN Trust - Community Advocacy and Awareness Trust

CREAW - Centre for Rights Education and Awareness

CSOs – Civil Society Organizations

CSW - Commission on the Status of Women

EAC - The East African Community

GBV - Gender - Based Violence

IWD - International Women's Day

KAM - Kenya Association of Manufacturers

KCB - Kenya Commercial Bank

KEPSA - The Kenya Private Sector Alliance

MSMEs - Micro Small and Medium-sized Enterprises

NIC - National Industrial Credit

SDGs - Sustainable Development Goals

SRHR - Sexual and Reproductive Health and Rights

SRHR - Sexual and Reproductive Health and Rights

TMLB - Most Loved Brands by Women

TVET - Technical and Vocational Education and Training

WEE – Women's Economic Empowerment

WEF - Women's Economic Forum

WOBN - Women on Boards Network

#### 1.0 BACKGROUND AND CONTEXT

#### 1.1 Introduction and background of the event host organization -CRAWN Trust

The Community Advocacy and Awareness Trust (CRAWN Trust) is a change catalyst providing African women and girls with the tools, voice, and platforms through which they can effect change at the individual, family, community, regional, national, and continental levels in economic, social, and political spheres. CRAWN Trust is the host organization and permanent secretariat for the National Women's Steering Committee (NWSC), a coalition platform that brings together individuals and organizations working for women's political and economic emancipation.

On the political front, CRAWN Trust and the NWSC have been effective in contributing to raising awareness on women's constitutionally guaranteed political rights and enabling women to claim those rights as well as supporting women actively hold the line while participating in leadership and decision-making spaces from the local to the national levels. Leveraging on networks, CRAWN Trust has initiated several activities to ensure that women's voices and perspectives are on the leadership and decision-making tables by linking women to duty bearers at both the county and the national levels as well as building networks of sisterhood and solidarity that can support the emergence of women leaders.

On the economic front, CRAWN Trust is working towards challenging the economic disempowerment and exclusion of women. To achieve women's economic emancipation, , CRAWN Trust is investing in the development of knowledge materials, training, research, partnerships and linkages to drive advocacy and action for Women's Economic Empowerment (WEE) towards closing the economic gender gap.

#### 1.2 Background of the Women's Voice Leadership (WVL) Project

CRAWN Trust is one of the principal partners implementing the Women's Voice and Leadership (WVL) project which aims to contribute to gender equality and the increased enjoyment of human rights by women and girls in Kenya. The project is funded by Global Affairs Canada (GAC) through CARE Canada and is being delivered in Kenya by CARE Kenya, CRAWN Trust, the Centre for Rights Education Awareness (CREAW), and Urgent Action Fund (UAF- Africa) and URAIA Trust. The project aims to support the capacity and activities of local and national women's organizations and movements seeking to empower women and girls, advance the protection of women's and girls' rights, and achieve gender equality with the outcome being the "increased enjoyment of human rights by women and girls and the enjoyment of gender equality in Kenya". CRAWN Trust is leading on the networking and alliance-building pillar.

Under the WVL networking and alliance building pillar, CRAWN Trust initiated 'The Women and Economy Series' under which the annual Women's Economic Forum is held. The series is aimed at addressing women's continued economic exclusion. The conference, which is a premier networking occasion, aims to serve as a forum to connect women to opportunities

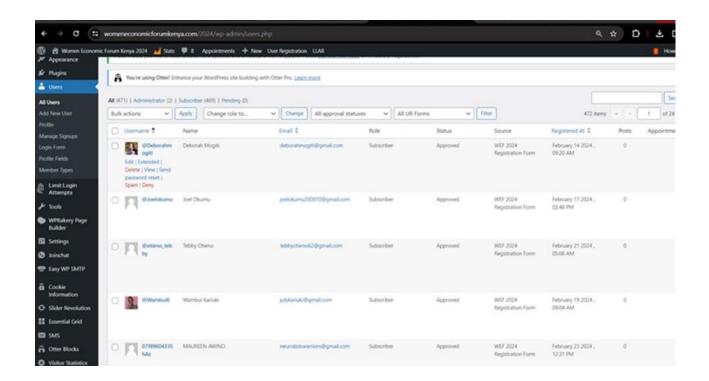
such as building skills, mentorship, market linkages, financial options, opportunities and so much more that will help the different cross-sections of women including and especially women entrepreneurs to connect, learn and grow. In addition, the forum provides a platform for critical discourse aimed at advocating for progressive gender-sensitive policies contributing to improved gender equality in Kenya.

Transforming the economic situation of women requires a multi-pronged approach, support, persistence, advocacy (which includes policy advocacy) and continued hard work. Through the women and the economy series engagement, CRAWN Trust seeks to contribute to closing the economic gender gap and support women to enable them to fund, run and grow their businesses at different levels.

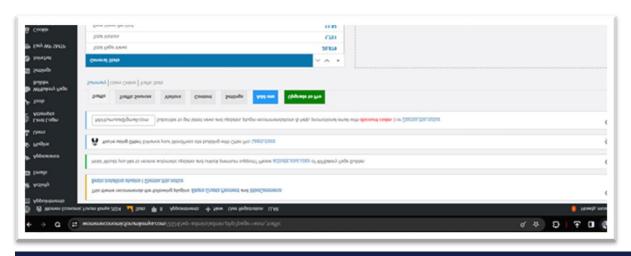
#### 1.3 The Women's Economic Forum

The conference was structured to be a multi-stakeholder, cross-sectoral discussion, involving captains of industry, high ranking government officials, private sector, non-state actors, development partners, thought leaders, women's rights organisations, and academia.

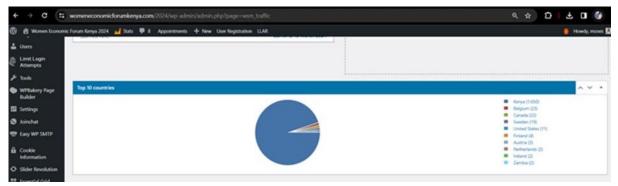
The theme of WEFK 2024 was "Navigating Within a Challenging Economic Landscape and Examining the Trends and Positioning Women" with the sub-theme "Examining the Trends and Positioning Women". The event was a two-day networking occasion which served as a forum to connect women operating within the forgotten middle made up of the small holder farmers, fisher women, small scale traders and such like groups who are socially organised but not quite economically empowered. The forum was held from 28-29 February 2024 in Nairobi, Kenya. Over 250 participants attended physically, while 1,000 joined virtually on day one, and 659 joined virtually on day two. Participants were drawn from various Civil Society Organizations (CSOs), private sector, public service sector, grassroots women from Nairobi, Kitui, Busia and Taita Taveta counties.



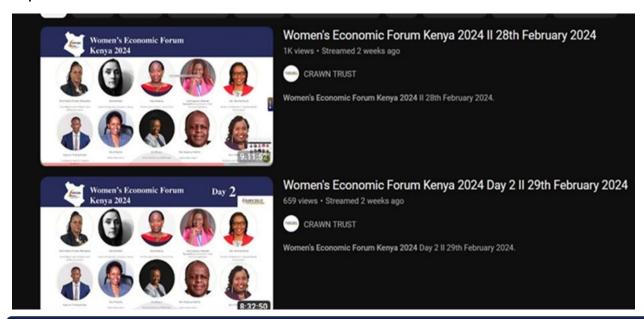
#### Official registered members through the landing page: 471



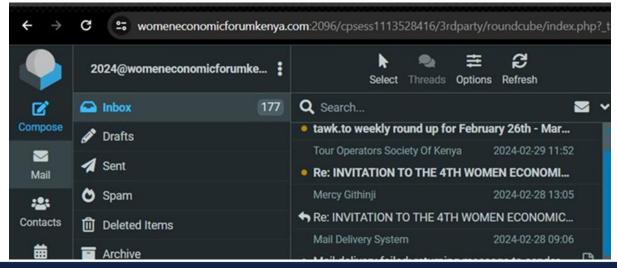
Total page views of the landing page before and during the event: 20,879



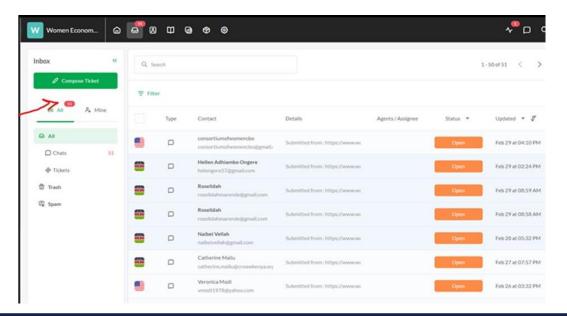
Top ten countries who visited event



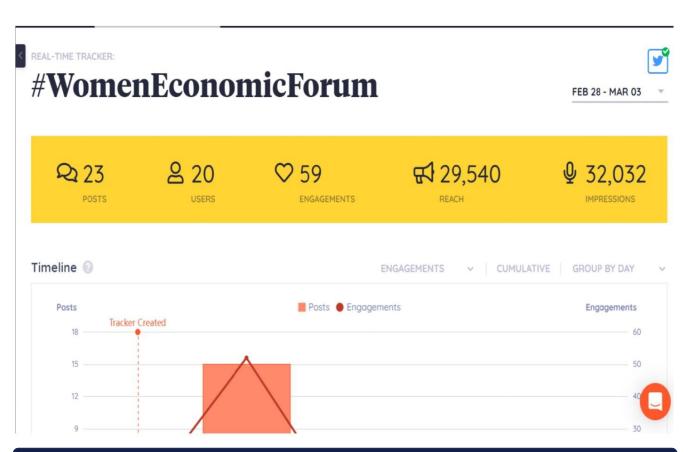
YouTube following: 1,000 people on day 1 and 659 people on day 2



Feedback emails received about the event: 177



Direct tickets opened from the chatbot: 51



A screenshot from Keyhole indicating the social media reach

#### 1.4 Goal

The goal of the WEF-K 2024 was to furnish delegates and participants with practical insights and strategies for navigating the current economic shifts and promoting informed decision-making in the economic sphere.

#### 1.5 Objectives

The objectives of the conference were:

- Enhanced Skills Development: Through panel sessions, experts shared tips on skills enhancement and development on how to navigate the evolving economic landscape.
- **Promoting Networking Opportunities:** Through facilitated deal rooms and quick chat sessions direct linkages with financial institutions, potential markets, and collaborators, enabling tangible business connections were created.
- Facilitated Financial Guidance: This was achieved through collaborations with financial institutions providing insights into funding opportunities, offering participants practical pathways for securing financial support for their ventures.
- Guidance on trade opportunities: WEFK 2024 offered information, guidance, market insights and access to information about potential markets and trends, empowering participants to make informed decisions and explore new business opportunities within regional and continental trade agreements.

#### 1.6 Conference Participants

#### Conference participants included:

- Senior government officials
- Members of Parliament
- Business membership associations and corporates
- Financial partners
- Business advisors and business coaches working with women entrepreneurs
- Civil Society actors
- Women from the SME sector
- Women in business and entrepreneurship
- Development partners
- Academia.

#### 1.7 Thematic areas

#### Conference themes included:

- Social Impact Investment
- Business and Entrepreneurship
- Inclusive Enterprise
- Development & Trade Agreements
- Technology and Gender Digital Divide
- Employment Creation
- Harnessing the
- Power of collectives

#### 1.8 Conference working methodology

The conference utilized a variety of methodologies and approaches to achieve favorable outcomes, such as panel discussions, presentations, exhibitions, peer exchanges, business clinics, power talks, and keynote addresses. To ensure relevance, four parallel breakout rooms were organized, enabling participants to attend sessions tailored to their interests, including panel discussions, peer exchanges, business clinics, and power talks. These approaches were aligned with both the conference's overarching theme and the specific themes of the panel discussions, incorporating valuable insights from shared experiences. Additionally, esteemed companies like Cavacs International Limited, Honey Well Paradise, Umy Bless Hair Products, United Women Sacco, Stanbic Bank, among others, showcased their diverse range of services at different exhibition stations.

#### 1.9 The Success of WEF 2024

The success of WEF-K 2024 was measured by:

- Ensuring relevant, engaging and valuable content, that meets the needs and interests of the participants.
- Creating a positive, memorable experience and lasting impression for all participants for the entirety of the event
- Fostering networking, collaboration and active feedback among WEF-K participants.

#### This was achieved by:

- Before the conference, surveys were conducted among potential participants and panellists to gather information about their preferences regarding topics to be covered.
- Administering daily surveys to ensure that participants, speakers and sponsors measure the strengths and weaknesses of the panel discussion and conference environment
- Identifying key learning outcomes and impacts of our conference and sharing them with all stakeholders.
- Engaging participants using interactive tools and real-time feedback mechanisms to ensure active participation and contribution to discussions throughout the conference.

#### 1.10 Forum hosting

The Women's Economic Forum 2024 was hosted at Desmond Tutu Conference Centre, in Nairobi, Kenya. WEF-K was delivered in a hybrid model spread over two days, to enable wider participation and broaden the base of participation. It was streamed live by the media and communications team from Sky Media and hosted on **CRAWN Trust You Tube channel**.

#### 1.11 Partnerships

The Women's Economic Forum 2024 was convened by CRAWN Trust in collaboration with the Ministry of Gender, Culture, Arts and Heritage, University of Nairobi Women's Economic Empowerment Hub (UON WEE HUB), Adelphi, World University Services of Canada (WUSC), Centre for Rights Education and Awareness (CREAW), the NWSC, Digital Oasis, Christian Aid, CARE Kenya and Global Affairs Canada.

#### 1.12 Support team

- Event Coordinator: Mr. Stephen Itiakorit supported by the WEF K 2024 planning committee.
- Event Moderator: Ms. Olive Burrows
- Rapporteurs: Ms. Jemimah Nyangasi Wabuko & Ms. Marvel Powerson
- Sign language interpreters: Ms. Minnie Mbesa, Ms. Nancie Njoki Chege, Ms.Jane Mwangi & Mr. Victor Mwania
- Technical support: Digital OasisLive streaming: Sky Media

#### 2.0 OPENING SESSION

The opening session commenced at 10:25 am with the arrival of the guests. Ms. Olive Burrows, serving as the Master of Ceremonies, guided the guests and delegates in singing both the

Kenyan national anthem and the East African Community anthem. Following the anthems, Ms. Cindy Kobei offered a word of prayer, marking a moment of solemnity and reflection before the proceedings.



WEF-K 2024 guests arriving at the event

#### 3.0 KEYNOTE ADDRESSES

The Master of Ceremonies, Ms. Olive Burrows extended the invitation to Honourable (Hon) Elachi Beatrice, the Member of Parliament for Dagoretti North, to moderate the keynote addresses session. In her opening remarks, Hon. Elachi expressed gratitude towards CRAWN Trust for orchestrating the Women's Economic Forum Kenya 2024, recognizing its role in facilitating networking opportunities for the delegates. She emphasized the significance of 2024 as the "year of women," drawing reference to the impactful prayer delivered by Ms. Cindy, which reaffirmed this sentiment. Hon. Elachi conveyed appreciation to all partners and delegates of WEF 2024 for their contributions.

Furthermore, Hon. Elachi commended Ms. Daisy Amdany, the Executive Director of CRAWN Trust, for her dedicated efforts in advocating for women's issues. Additionally, she acknowledged Prof. Wanjiku Kabira, the Team Leader of UoN WEE Hub, as a guiding figure for women in the realm of gender equality. These acknowledgments highlighted the collaborative endeavours and leadership within the women's movement.



Ms. Olive Burrows kicking off the event

#### 3.1 Daisy Amdany Executive Director CRAWN Trust

Ms. Daisy, the Executive Director of CRAWN Trust, commenced by highlighting the overarching goal of WEFK, emphasizing its role in fostering inclusive economic growth for women, thus contributing to Kenya's economic advancement. Notably, she pointed out the significant traction gained by WEFK, with a reach extending to 15 million individuals since its inception. The forum had attracted participants from 22 countries globally, engaging directly with 20,837 individuals. Additionally, the event website had garnered over 17,000 visits.

Ms. Daisy underscored the vital role women play in shaping economies and communities, particularly in navigating challenging times. This year's WEFK theme, "Navigating within a Challenging Landscape," along with its sub-theme, "Examining the Trends and Positioning

*Women,*" reflected the resilience and determination needed amid global challenges. She highlighted the forum's aim to connect women with opportunities, acknowledging the presence of challenges alongside potential opportunities.

Ms. Daisy Amdany informed WEFK 2024 attendees that preceding the WEF-K, CRAWN Trust with the support of the UON WEE Hub develop a business development workbook and info pack on key BDS institutions and financing opportunities and trained 17 women's collectives and 19 county coordinators on the same, conducted women's economic empowerment meetings across various eight counties, disseminating research findings on the socioeconomic status of Kenyan women as captured in the CRAWN Trust Status of Women's Political, Economic and Social rights in Kenya- 2023. These engagements also entailed agenda setting on WEE and were followed women's engagement in advocacy actions on WEE. The said research was carried out under the Women's Voice and Leadership- WVL project.

Ms. Daisy highlighted the WVL's project's achievements, including surpassing visitor expectations on the gender resource center, an online repository hosting a Kenyan Women Rights Organizations directory, success and human impact stories from Women Rights Organizations, opportunities and learning resources.

Furthermore, she noted the alignment between WEF-K and International Women's Day's theme of "*Inspire Inclusion*." CRAWN Trust's work, encompassing women's economic empowerment and the advancement of women and girls, reflects this theme.

She emphasized the important of collaboration to achieve gender equality and global unity.

Regarding the COVID-19 pandemic, Ms. Daisy highlighted its testing effect on women's resilience and the subsequent adaptation to new ways of working and learning. Financial literacy, innovation, collaboration, and networking were emphasized as key pillars for women's empowerment and inclusion.

The forum encouraged women to embrace leadership roles, innovation, and entrepreneurship while advocating for policy changes that promote gender equality and fair wages. Ms. Daisy urged women to be bold, compassionate, and unwavering in their commitment to economic empowerment, envisioning a future where women's potential is fully recognized.

In conclusion, Ms. Daisy emphasized the transformative potential of collective action and women's empowerment, affirming that no challenge is insurmountable when women come together to build a future of equality and prosperity.



Ms. Daisy Amdany giving her opening remark

#### 3.2 Prof Wanjiku Kabira, Team Leader UoN WEE Hub

Prof. Wanjiku Kabira, Team Leader of UoN WEE Hub, expressed appreciation for Ms. Daisy, the Executive Director of CRAWN Trust, and emphasized the importance of retelling the story of economic empowerment. She highlighted statistics showing the significant contribution of businesses, especially those owned by women, to Kenya's Gross Domestic Product (GDP) and job creation. However, she noted women's hesitance to engage with banks and emphasized the need for them to access funds available through initiatives like Affirmative Action Funds and AGPO.

Research conducted by Prof. Wanjiku Kabira's team revealed changing perceptions of marriage among women, with some being content with non-traditional partnerships. The research played a crucial role in fostering partnerships between women's groups and organizations such as CRAWN Trust to enhance support for business development.

Prof. Wanjiku underscored the importance of women claiming their share of government funds and encouraged partnerships between women's groups and organizations like CRAWN Trust to support business development.

Further, Prof. Wanjiku Kabira highlighted the role of women in community welfare, citing examples of women's understanding of food security beyond conventional definitions. She urged CRAWN Trust to expand its efforts beyond Kenya and challenged them to consider extending the forum's reach to the East Africa region.

In conclusion, Prof. Wanjiku Kabira invited Ms. Akoth to read a poem titled "GRAND MA REMEMBERS" by Prof. Wanjiku Kabira, reflecting on Kenya's constitutional journey.

The following were the lessons drawn from the poem:

- Unity empowers: Women unite across diverse backgrounds to demand change, rejecting passive roles.
- Action speaks louder: Direct action is favored over fruitless discussions, with women demanding to be heard.
- Reclaiming agency: Women assert control over their lives, rejecting inferior roles.
- Centering women's voices: Women insist on being central to their narratives and societal structures.
- Hope for change: Despite challenges, women maintain hope and determination, realizing their power to shape the future.

Overall, "Grandma Remembers" is a call to action for women to assert themselves, demand their rights, and work towards a more equitable society.



#### 3.3 Ms. Nancy Mutuku - Founder and Executive Director, United Women Sacco

Ms. Nancy Mutuku, Founder and Executive Director of United Women Sacco, shared insights garnered from over 43 years of experience in cooperatives, highlighting the establishment of United Sacco over two decades ago. She expressed gratitude towards Prof. Wanjiku Kabira, Team Leader of UoN WEE Hub, for her support in initiating United Sacco through facilitating necessary linkages.

While acknowledging that entrepreneurship may not be suitable for everyone, Ms. Mutuku underscored that United Sacco primarily serves business-oriented individuals. She illustrated this with the success story of a woman who, despite having only received formal education up to grade three , transformed her vegetable-selling business into a lucrative venture after securing a supply contract with Aga Khan Hospital.

Furthermore, Ms. Mutuku challenged women to prioritize innovative ideas over financial dependency on donors, asserting that economic empowerment is vital for achieving overall freedom. She highlighted United Sacco's robust financial position, with a balance of Kshs 1 billion and substantial investments in various sectors. Notably, she mentioned significant loans provided to financial institutions such as Cooperative Bank, Equity Bank, Kenya Commercial Bank (KCB), Britam, and National Industrial Credit (NCI), emphasizing the role of women in economic empowerment.

Ms. Mutuku encouraged women to embrace economic empowerment as their prerogative, emphasizing the transformative potential of financial independence. As she concluded, she invited participants to their exhibition stand.

#### 3.4 Ambassador Esther Waringa –Founder and President, Public Service Governance

Ambassador Esther Waringa, Founder and President of Public Service Governance, emphasized the transformative potential of women's energy in addressing global challenges. She highlighted economic incapacities as a significant hurdle to women's advancement and stressed the importance of women's inclusion in decision-making processes concerning their economic empowerment. Ambassador Waringa urged legislative bodies to prioritize policies conducive to women's economic empowerment, citing the vital role women play in governance and advocating for the passage of the two-thirds gender rule.

Furthermore, she underscored the need for financial institutions to streamline processes for women seeking loans, emphasizing the importance of capacity building to facilitate women's understanding of these procedures. Ambassador Waringa emphasized the necessity of collaborative efforts among women and called for financing institutions to offer special packages and employ friendly accountability measures to ease access to financing.

In addition, Ambassador Waringa proposed capacity building seminars for women and emphasized the importance of involving women in baseline surveys to gather relevant data for tailored interventions. She stressed the significance of strategic partnerships and women's active participation in national development efforts, asserting that economic empowerment is not optional but essential for women's success.

#### 3.5 Ms. Janine Cocker- Head of Corporation, Canada in Kenya

Ms. Janine Cocker, Head of Corporation, Canada in Kenya, highlighted the economic challenges facing the world, particularly the disproportionate impact on women. She emphasized the need to recognize women's unpaid work, which has historically contributed significantly to global development. Ms. Cocker expressed Canada's support for CRAWN Trust, citing their evidence-based initiatives.

Furthermore, Ms. Cocker underscored the critical importance of financial autonomy for women, stating that access and control over money are essential for various aspects of their lives. She highlighted the link between financial independence and issues such as escaping abusive situations, emphasizing ongoing discussions in the realm of sexual and reproductive health and rights (SRHR).



Ms. Janine Cocker delivering her keynote address

#### 3.6 Ms. Janet Ngombalu Country Director Christian Aid

Ms. Janet Ngombalu, Country Director of Christian Aid, emphasized the need for collective inclusion and empowerment of women across all spheres of life, particularly in business endeavours. She stressed the importance of equipping women with the necessary tools and resources to navigate the dynamic economic landscape successfully.

Ms. Ngombalu highlighted Christian Aid's commitment to gender justice, noting the establishment of a stand-alone department dedicated to addressing gender issues. Economic empowerment is a key thematic area for Christian Aid, alongside efforts to combat gender-based violence. Their gender justice strategy focuses on promoting equal power relations as essential for achieving gender equality and fostering thriving societies.

Moreover, Ms. Ngombalu outlined Christian Aid's approach, encapsulated in what she referred to as the three 'Ps': poverty, power relations, and prophetic voice. They aim to address poverty, challenge power imbalances, and advocate for transformative change through policy work through creating an enabling environment for women to realize their economic rights and potential. Christian Aid collaborates with partners rather than engaging in direct implementation.

Market access remains a significant challenge for women entrepreneurs, according to Ms. Ngombalu, who urged participants to contribute solutions to catalyse action and empower women towards a more equitable future. She cited Nobel Peace Laureate Dr. Leymah

Gbowee's acknowledgment of the African woman's resilience in transforming adversity into strength and expressed Christian Aid's commitment to supporting CRAWN Trust beyond Africa if they expand their initiatives.

#### 3.7 Ms. Leah Kaguara Country Director CARE Kenya

Ms. Leah Kaguara, Country Director of CARE Kenya, highlighted the complex challenges faced by women, emphasizing the need for innovative and inclusive solutions. She underscored that women's economic empowerment is not only a matter of equality and justice but also a crucial driver of sustainable development and prosperity, noting that economic empowerment is essential for women to free themselves from abuse.

Despite women's increasing role as change agents in Kenya, Ms. Kaguara acknowledged persistent barriers and systemic inequalities hindering their full participation in economic development. She emphasized the importance of creating an enabling environment that provides equal access to education, finance, skill development opportunities, and entrepreneurship for women.

Ms. Kaguara outlined CARE Kenya's new strategy, which includes employing gender-transformative approaches to increase women's voices in leadership and decision-making roles at all levels. She reaffirmed CARE's commitment to partnering with organizations like CRAWN Trust to address issues such as gender-based violence and to engage men and boys as allies in promoting gender equality.

Moreover, Ms. Kaguara highlighted CARE International's grassroots initiatives, such as the Gender Transformative Farmer Field and Business School, aimed at challenging retrogressive social norms. She urged participants to seize the moment and leverage the collective potential of women, emphasizing the need for conversations and decisive actions to advance economic empowerment and propel the nation toward a brighter future.

# 3.8 Ms. Jackline Makokha – National Gender and Climate Change Focal Point for Kenya State Department for Gender and Affirmative Action

Ms. Jackline Makokha, representing the National Gender and Climate Change Focal Point for the Kenya State Department for Gender and Affirmative Action, delivered remarks on behalf of Hon. Aisha Jumwa Katana, the Cabinet Secretary for Gender, Culture, The Arts, and Heritage. Before presenting Hon. Aisha Jumwa's speech, Ms. Makokha highlighted the alignment of the WEF-K theme with the UN's theme for International Women's Day and the upcoming Commission on the Status of Women (CSW) meeting in 2024.

Ms. Makokha emphasized the department's role as the government's policy arm in promoting gender equality and highlighted their focus on facilitative policies, legislative frameworks, and evidence-based programming across sectors, including the economic sector. She stressed

the importance of gendered data and the department's anti-gender-based violence interventions.

In Hon. Aisha Jumwa's speech, it was revealed that the Kenya Kwanza agenda prioritizes a "bottom-up" economic transformative approach, particularly targeting women at the bottom of the economic pyramid to address structural inequalities. Key focus areas include the Hustler Fund and the Digitization of Women Enterprise Fund to provide tailored solutions for women's active participation. Additionally, skills development through Technical and Vocational Education and Training (TVET) programs is emphasized, with a focus on recognizing prior learning experiences for women's advancement.

The "Bottom-Up" agenda acknowledges women as active agents of change and emphasizes their economic empowerment as a catalyst for sustainable development. Hon. Jumwa highlighted the increased participation of women in leadership positions since the promulgation of the constitution, citing the significant representation of women in political roles.

The Ministry has taken steps to create an enabling environment, including the validation of a Care Policy to recognize and quantify the value of women's unpaid care work. Efforts are also underway to develop the National Women's Economic Empowerment Policy to ensure financial inclusivity and integration of women into the broader economic development agenda.

Hon. Jumwa's speech emphasized the importance of collective action, acknowledging women's enduring strength in driving change. The Ministry is committed to collaborating with civil society organizations, the private sector, and development partners to further economic empowerment initiatives.



Ms. Jackline Makokha delivering her keynote address

### 4.0 PAPER PRESENTATION: KEY SOCIO-ECONOMIC DRIVERS FOR WOMEN INTERVENTION IN KENYA AND GLOBALLY - AMBASADOR ESTHER WARINGA

Ambassador Esther Waringa, Founder and President of Public Service Governance, delivered a presentation on Key Socio-Economic Drivers for Women Intervention in Kenya and Globally. The paper highlighted several key issues:

- Emphasis on girl child education by the government of Kenya, as statistics reveal that only 18% of Kenyan women aged 25 and above have completed secondary education. Additionally, approximately 49% of female youth (aged 15-24) are considered illiterate. It was noted that 86.5% of girls aged 9-13 years reside in rural areas, with 80.8% attending primary school but only 14.3% enrolling in secondary education.<sup>1</sup>
- Advocacy for the inclusion of women in decision-making processes within key economic sectors such as the energy sector.
- Proposal for financial institutions to incorporate Corporate Social Responsibility (CSR) initiatives aimed at building the capacities of women, particularly in areas like proposal writing, to enhance their access to funding opportunities.
- Encouragement for women to adapt to the rapidly changing technological landscape to better position themselves in the modern world.

Ambassador Esther Waringa stressed the importance of presenting concrete requests to the Kenyan government, particularly in light of the approaching International Women's Day (IWD). This included prioritizing girl child education as a crucial agenda item.

5.0 PANEL DISCUSSION: EXAMINING THE GLOBAL AND LOCAL ECONOMIC TRENDS AND POSITIONING WOMEN FOR ADAPTION AND PROSPERITY IN THE FAST-CHANGING WORLD

**Moderator:** Ms. Angela Waweru

**Discussants:** Charity Munyori – Senior Manager -Women and Youth Banking at Equity Bank and Ms. Frida Owinga: Regional Director for Africa, WeConnect International and Founder, Passion Profit.

<sup>&</sup>lt;sup>1</sup> Kenya Demographic and Health Survey – KDHS 2022



Panel Discussion on Examining Global and Local Economic Trends: Positioning Women for Adaptation and Prosperity in a Fast-Changing World

#### **Key Takeaways**

#### 1. Equity Bank's Approach to Women's Financial Inclusion:

- Equity Bank has evolved its support for women entrepreneurs since 2002, moving from group lending for small projects to funding larger ventures.
- Women entrepreneurs are encouraged to actively engage with branch managers to articulate their needs and seek financial assistance.
- The bank assesses business viability based on turnover rather than requiring business accounts, and collateral is not mandatory for all loans.
- Capacity-building initiatives cover topics such as digital business and entrepreneurship, offered in partnership with organizations like MasterCard.

#### 2. Youth Empowerment and Inclusion:

- Equity Bank extends financing to youth through group setups, with 20% of group financing allocated for startups.
- There are plans for the re-launch of a dedicated department catering to women and youth, facilitating loans based on business performance.

#### 3. Global Supply Chain Inclusion for Women:

- WeConnect International facilitates the inclusion of women-owned Small, Medium Enterprises (SMEs) in global supply chains by providing support for compliance and certification.
- Micro, Small and Medium Enterprises (MSMEs), particularly women-owned businesses, are encouraged to overcome hesitations and actively engage with large corporations.

#### 4. Empowerment for Differently-Abled Women:

• Both Equity Bank and WeConnect International support women with disabilities, recognizing the importance of inclusive economic empowerment.

Financial institutions should consider the specific needs of women and girls living with disabilities in their services and support.

#### Participant Feedback and Suggestions:

- Collaboration between Equity Bank and WeConnect International could enhance support for women entrepreneurs, preparing them to become procurement-ready.
- Prioritizing the Access to Government Procurement Opportunities (AGPO) program by parastatals can further facilitate women's access to opportunities.
- Financial institutions need to tap into the potential of women entrepreneurs and tailor their services accordingly, considering the unique challenges they may face.
- There is a call for increased focus on financial inclusion for women and girls living with disabilities, highlighting the importance of accessibility and tailored support initiatives.

In a powerful demonstration aimed at reinforcing the message of intrinsic value in every individual, Ms. Frida Owinga requested a Kshs.1000 note. She then proceeded to crumple it repeatedly before tossing it to the ground and eventually into the audience. Throughout this act, she posed thought-provoking questions: "As I cast it down, does it cease to be a Kshs.1000 note? If I hurl it at someone, does its value diminish?" The participants unanimously responded with a resounding "no" to both queries. In response, Ms. Frida emphasized the importance of maintaining self-worth, regardless of circumstances, stressing that every individual retains their value as they consistently bring value to the table.



Ms. Frida Owinga delivering her powerful demonstration aimed at reinforcing the message of intrinsic value in every individual

#### 6.0 BREAKOUT SESSIONS: BUSINESS CLINICS

The breakout sessions were characterized by four business clinics, which were interactive and practical sessions designed to offer hands-on guidance, advice, and solutions to address specific challenges or issues faced by businesses. These clinics included demos, linkages, and resource sharing to facilitate practical learning and problem-solving.

6.1 Breakout Session I: Understanding the Economic and Entrepreneurial Potential of trade agreements and common Markets AfCFTA, COMESA, EAC, AGOA

Moderator: Ms. Winnie Maru

**Discussants:** Ms. Jacinta Kiruthi- CEO Intrade, Ms.Beatrice Pamela Onyango – Assistant Director, State Department of trade

#### **Key Takeaways:**

- Importance of Trade Agreements: Participants gained insights into the pivotal role of trade agreements such as African Continental Free Trade Area (AfCFTA),(COMESA), East African Community (EAC), and African Growth and Opportunity Act (AGOA) in unlocking economic and entrepreneurial potential.
- Access to Markets: Understanding the mechanisms provided by these agreements for accessing broader markets across Africa and beyond was emphasized, highlighting opportunities for market expansion.
- Opportunities for Growth: Attendees identified various opportunities for business expansion and growth facilitated by these trade agreements, enabling them to capitalize on emerging markets.
- Enhanced Collaboration: The session explored the potential for collaboration and partnerships within regional and international trade frameworks, encouraging stakeholders to leverage collective strengths for mutual benefits.

**Navigating Challenges:** Strategies for effectively navigating challenges and maximizing the benefits of trade agreements were discussed, empowering participants to overcome obstacles and thrive in the competitive global market landscape.

#### **Feedback Highlights:**

- Informative Content: Participants appreciated the informative content provided, which helped them gain a deeper understanding of trade agreements and common markets.
- **Interactive Sessions:** The interactive nature of the clinic sessions allowed for meaningful engagement and exchange of ideas among participants.
- **Practical Insights:** Attendees valued the practical insights shared, which they could apply to their businesses immediately.
- Clarification of Doubts: The clinic helped clarify doubts and misconceptions regarding trade agreements, ensuring participants left with a clearer perspective.
- Call for Further Exploration: Some participants expressed a desire for more in-depth exploration of specific aspects of trade agreements in future sessions.

# 6.2 Breakout Session II: Integrating Artificial intelligence and Digitisation for Women businesses (E-commerce)

Moderator: Ms. Damaris Mabeya

**Discussants:** Mr. Peter Orinyo- Sales Marketing Manager - Biba Enterprises; Mr. John Wafula-Commercial Lead AiCE Africa (Artificial Intelligence Center; Mr. Francis Mumo - Technical Implementation Lead, Sybrin Kenya; Ms. Miriam Ogwel- Community Solutions Program 2022 alumni

#### **Key Takeaways:**

- Empowering Women Entrepreneurs: Participants gained insights into how integrating artificial intelligence (AI) and digitization can empower women entrepreneurs in the e-commerce sector. This integration enhances efficiency, expands market reach, and improves customer experience, fostering entrepreneurship among women.
- Enhanced Operational Efficiency: Attendees delved into the realm of AI-driven automation and digitization, understanding how these technologies streamline business operations. By automating repetitive tasks and optimizing processes, businesses can achieve enhanced operational efficiency, saving valuable time and resources.
- Personalized Customer Interactions: The session explored the potential of AI for personalized customer interactions. AI enables targeted marketing, tailored product recommendations, and responsive customer support, leading to increased customer satisfaction and loyalty, thus enhancing the overall customer experience.
- Market Insights and Decision-making: Participants learned about leveraging AI for data analytics to gain valuable insights into consumer behaviour, market trends, and competitor analysis. This data-driven approach enables informed decision-making and strategic planning, empowering businesses to stay competitive in the e-commerce landscape.
- Innovation and Adaptability: The importance of embracing innovation and staying adaptable in the rapidly evolving e-commerce landscape was emphasized. AI and digitization serve as key enablers for driving innovation and staying ahead of the competition, allowing businesses to thrive in dynamic market environments.

#### **Feedback Highlights:**

- **Relevance and Timeliness**: Attendees appreciated the relevance and timeliness of the topic, recognizing the growing importance of AI and digitization in the context of women-led businesses and e-commerce.
- **Practical Insights**: The clinic provided practical insights and actionable strategies that resonated with participants, offering tangible steps to integrate AI and digitization into their e-commerce operations.
- Interactive and Engaging: Feedback highlighted the interactive and engaging nature of the session, with dynamic discussions and hands-on demonstrations fostering a deeper understanding of AI and digitization concepts.
- **Desire for Further Support:** Some participants expressed a desire for additional support, such as workshops or follow-up resources, to further explore and implement AI and digitization solutions in their businesses.
- **Inspiration for Growth:** The clinic inspired participants to embrace technological innovation, experiment with AI-driven tools and platforms, and explore new opportunities for growth and success in their e-commerce ventures.

#### 6.3 Breakout Session III: Youth Expo and Networking corner, content, and creation Makeup artists

Moderator: Ms. Angela Waweru

**Discussants:** Mr. Timothy Kimani (Njugush) comedian -; Ms. Charlton Wasike(C.Wasike)-content creator; Ms. Abigail Nasser- Makeup Artist; Ms. Judith Nyawira (JudyNyawira)-content creator

#### **Key Takeaways:**

- **Importance of Digital Presence:** Existing in the digital space provides visibility, access to real-time data, targeted advertising opportunities, and potential revenue generation compared to traditional platforms.
- **Finding Your Voice and Niche:** "Creatives" refer to individuals or groups involved in artistic or innovative endeavors, such as writers, artists, designers, entrepreneurs, or anyone engaged in the process of creating original content or products. Creatives emphasized the importance of starting small, seeking feedback, and staying authentic to find one's unique voice and niche. Authenticity and uniqueness were highlighted as key factors.
- **Diverse Career Journeys:** Panelists shared diverse career journeys, including transitioning from unconventional backgrounds to creative fields, driven by initiative, opportunity, and ethical content practices.
- Resourcefulness and Adaptability: The challenge of financial resources and the impact of external factors like COVID-19 prompted a shift in mindset towards alternative revenue streams, emphasizing the importance of adaptability and creativity.
- **Platform Selection:** Choosing platforms like TikTok was influenced by the desire for rapid virality and audience engagement, reflecting the importance of aligning platform selection with content goals.

#### **Feedback Highlights:**

- Acknowledgment of Learning Opportunities: Participants expressed gratitude for the insightful sessions and highlighted the need for further capacity building, especially for women seeking funding and gender-sensitive initiatives.
- Community Engagement and Knowledge Sharing: There was a call for bridging the gap between attendees and non-attendees by sharing information widely and fostering intergenerational learning and mentorship.
- Expansion of Impact: Recommendations were made to extend similar sessions to other parts of the continent, aligning with broader development agendas like the African Union's Agenda 2063 and the UN's 2030 Agenda to achieve the 17 Sustainable Development Goals (SDGs). Religious leaders were suggested to be included for their role in addressing societal challenges.
- Emphasis on Visibility and Social Media Engagement: Participants emphasized the importance of social media moments during meetings to enhance visibility

Question from the audience: How can we ensure online safety while engaging kids in content creation, and what measures can be taken to provide reasonable accommodation for Persons with Disabilities (PWDs), such as the deaf, in digital spaces?

#### Response from the panellists:

Ensuring online safety for children involved in content creation is paramount. This can be achieved by implementing robust parental controls, educating both children and parents about online risks, and closely monitoring their online activities. Additionally, platforms should have strict policies in place to protect minors from harmful content and interactions.

Regarding reasonable accommodation for Persons with Disabilities (PWDs), particularly the deaf community, digital spaces should be made more inclusive by providing features such as closed captioning, sign language interpretation, and text-to-speech functionalities. It's essential to collaborate with experts in accessibility to ensure that online content is accessible to everyone, regardless of their abilities. Furthermore, raising awareness about the needs of PWDs and advocating for their inclusion in digital initiatives is crucial for fostering a more inclusive online environment.

#### 6.4 Breakout Session IV: Financial Access for Marginalised groups (Jasiri Fund)

Moderator: Ms. Rai Friedman

**Discussants:** Mr. Moses Okello; Ms. Catherine Mailu; Ms. Evelyne Maweu; Ms.Pamela Wasike

#### Key Takeaways:

- **Jasiri Fund's Role:** The Jasiri Fund was highlighted as a critical initiative designed to address escalating cases of gender-based violence (GBV) by providing survivors with access to affordable financial resources, thereby supporting their long-term recovery and resilience.
- Impact of Jasiri Loans: The session emphasized the significant impacts of the Jasiri Fund's loans, including the development of tailored financial products for women, governmental commitment to similar funds, a reduction in reported incidents of GBV, and the empowerment of survivors through the establishment of sustainable enterprises.
- **Systemic Change:** Through the Jasiri Fund, there was a call for systemic change within the public and financial sectors to address injustices and create more opportunities for women to participate in the workforce.

#### Feedback Highlights:

- **Appreciation for CREAW:** Participants expressed appreciation for CREAW and its role in supporting women, particularly in providing insight into its operations and the process through which women access its services.
- Testimonials from Beneficiaries: Testimonials from GBV survivors and beneficiaries
  of the Jasiri Fund, such as Pamela Wasike and Catherine Maweu, provided powerful
  narratives of empowerment and transformation, highlighting the tangible impact of
  the fund on their lives.

Overall, the breakout session underscored the importance of financial inclusion as a transformative tool for advancing women's economic empowerment, while also showcasing the positive outcomes and testimonials resulting from initiatives like the Jasiri Fund.

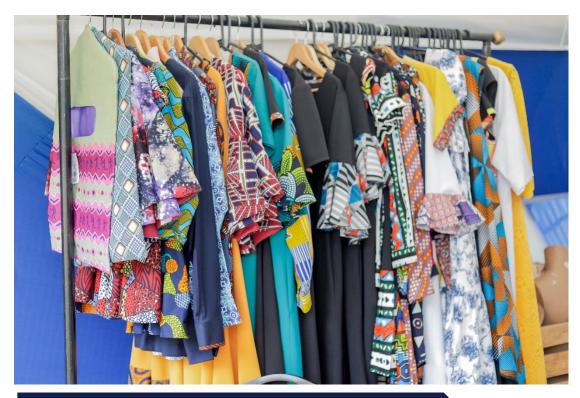
#### 7.0 CLOSING REMARKS FOR DAY 1

Day 1 of the Women's Economic Forum concluded at 17:30 with a heartfelt closing prayer offered by one of the participants. Just moments before this serene moment, Ms. Olive Burrows encouraged all attendees to share key highlights from the day. This input served as a compass guiding us towards enhancing our experience on Day 2.

As the day drew to a close, participants were invited to take a well-deserved break with a refreshing tea session. Additionally, they were encouraged to explore the captivating exhibitions, each offering unique insights and opportunities for collaboration

# 8.0 ENGAGING HIGHLIGHTS: NETWORKING, CONNECTIONS, AND MEMORABLE MOMENTS - ENTERTAINMENT & VIDEO RECAP

On Day 2 of the Women's Economic Forum 2024, the morning commenced with an energizing networking session, fostering meaningful connections and memorable interactions among attendees. Exhibitors from esteemed companies such as Cavacs International Limited, Honey Well Paradise, Umy Bless Hair Products, United Women Sacco, Stanbic Bank, and others were also present to showcase their diverse range of services. Following the networking session, the event's master of ceremony (MC), Ms. Olive Burrows, guided participants through a comprehensive video recap of the highlights from Day 1, setting the stage for another engaging day ahead.



Exhibition desk



Exhibition desk

#### 9.0 GROUP DISCUSSIONS AND INSIGHTS AT WOMEN'S ECONOMIC FORUM 2024

Attendees gathered in small groups to engage in discussions about their respective businesses, brainstorming strategies to implement the knowledge gained thus far. Subsequently, these insights were disseminated during the plenary session.

#### **Punchline Remarks:**

#### **Group One**

Nyuki Hubs, a social enterprise supported by Christian Aid, focuses on capacity building local farmers in beekeeping. They emphasized the importance of understanding the rules for international markets, especially with the implementation of AFCTA. Kenya has already started selling products on the AFCTA market, including to Ghana.

#### **Group Two**

The group highlighted organizations dedicated to supporting women in need of financial assistance and trauma support. They mentioned CREAW's assistance with bookkeeping tasks and stressed the need for capacity building among women's groups. Young women were encouraged to show commitment and discipline in their mentorship journeys, and interventions should consider addressing trauma among elderly women.

#### Group Three - Ms. Miriam Oguer; Nivishi Foundation

Ms. Miriam Oguer from Nivishi Foundation provides training in computer skills, entrepreneurship, and psycho-social support for young women. The group discussed CREAW Kenya's financial support for women's businesses and learned about digital advertising techniques. They also explored alternative career paths, such as the embalming business.

#### Group Four - Ms. Ivy Gacheri

Ms. Ivy Gacheri, a clinical exercise psychologist, highlighted the gap in interventions for women with disabilities and discussed designing tailored exercise programs for them. Engaging younger demographics requires leveraging social media platforms, while targeting older individuals necessitates more personalized outreach strategies.

#### Group Five - Mr. Philabert Aganyo from Nairobix Trust

Mr. Philabert Aganyo from Nairobix Trust shared insights about Marie, who specializes in beauty products and operates a shop on River Road. While Marie's business records are currently managed manually, her strong presence on social media platforms like Facebook, Instagram, and TikTok suggests proficiency with digital tools. Recommendations were made to enhance her online presence, including expanding onto additional digital channels, optimizing positioning online, maintaining content consistency, and exploring participation in platforms like AfCTA for networking opportunities. Additionally, becoming an exhibitor at women-focused events was suggested to broaden her reach and connections within the industry.



Mr. Philabert Aganyo sharing his insights during group discussions

# 10.0 PANEL DISCUSSION: YOUTH OPPORTUNITIES, AND TECHNOLOGY TRENDS IN KENYA

Moderator: Mr. Stephen Itiakorit

**Discussants**: Ms. Gladys Gitonga - Secretary and Coordinator Association of Professional Women With Disabilities; Mr. Moses Gitonga – Digital Oasis; Ms. Alice Kimani - Kenya Private Sector Alliance (KEPSA)

The panel discussion on Youth Opportunities and Technology Trends in Kenya began with a presentation by Ms. Rai Friedman, Policy and Advocacy Advisor at CRAWN Trust. Entitled "Gender Inclusivity Within Kenya's Digital Economy," her presentation highlighted research conducted by CRAWN Trust, laying the foundation for the subsequent panel discussion.

The research underscored that despite Kenya's rapid technological progress, a digital gender gap persists, hindering women's economic empowerment. Factors such as limited access to technology, unequal educational opportunities, and underrepresentation in tech sectors contribute to this gap. Efforts to address these challenges include digital literacy programs, mentorship initiatives, and equal opportunity endeavors, aimed at equipping women with the skills and support needed to navigate the digital landscape and thrive in the tech industry.

While progress has been made, bridging the digital gender gap remains an ongoing task. Sustained support for initiatives promoting digital literacy, mentorship, and equal opportunities is essential. Through collective efforts, a more inclusive and empowered digital future can be realized, ensuring that every woman in Kenya has the tools and opportunities to succeed in the digital economy.



Ms. Gladys Gitonga, Mr. Moses Gitonga, and Ms. Alice Kimani posing for a photo after their panel session

#### **Key Takeaways:**

#### 1. Mr. Moses Gitonga - Director / Founder Digital Oasis Ltd:

Mr. Gitonga began by expressing gratitude to his mentor, Ms. Rose Kimotho. He emphasized the importance of educating young individuals about artificial intelligence (AI) to position themselves effectively in the evolving job market. Additionally, he highlighted the increasing prevalence of remote work and the gig economy as significant trends. Mr. Gitonga also underscored the importance of addressing cybersecurity concerns and leveraging data science, green technology, and augmented reality for innovative ventures.

On the topic of transferring innovation ecosystems, Mr. Gitonga emphasized the need for education, funding mechanisms, networking events, policy development, incentives for research, and recognition of innovators.

#### 2. Ms. Alice Kimani - Private Sector Engagement Lead at KEPSA:

Ms. Alice shared insights into the Ajira digital programs, a government initiative aimed at equipping young Kenyans with digital skills. Over 350,000 individuals have been trained under these programs, with plans to establish digital hubs in all wards. She emphasized the importance of adapting to remote work, maintaining discipline, setting boundaries, and achieving work-life balance.

Regarding digital skills development, Ms. Alice discussed the classification into basic, intermediate, and advanced levels, highlighting the government's commitment to digitization through digital empowerment centres and hubs across Kenya. She also mentioned platforms like upwork.com for digital gig opportunities.

#### 3. Ms. Gladys Gitonga - Association of Professional Women With Disabilities:

Ms. Gladys emphasized digital inclusion for persons with disabilities within Government Procurement Opportunities (AGPO). She encouraged individuals to pitch their ideas, emphasizing collaboration and innovation.

**Plenary Comments:** Participants expressed interest in being linked with regulators and inquired about the development of digital skills in rural areas. Ms. Alice provided examples of remote work opportunities such as content writing and virtual assistance, stressing the importance of information, communication and technologies (ICT) structures for digital skills.

Overall, the panel discussion provided valuable insights into youth opportunities and technology trends in Kenya, emphasizing the importance of digital inclusion, innovation, and collaboration in driving economic growth and empowerment.

#### 11.0 POWER TALK: THE VALUE OF WOMEN TO THE ECONOMY

Ms. Eva Muraya Chief Executive Officer - Brand Strategy and Design (BSD) Group, underscored the significance of recognizing and enhancing women's roles in the economy, emphasizing its importance for sustainable economic growth beyond gender equality. The participation of women in the workforce and entrepreneurship yields various benefits and positively impacts key economic indicators.

The journey, as recounted by Most Loved Brands by Women (TMLB), commenced four years ago with an initial idea evolving into a tangible study aimed at understanding factors influencing women's purchasing decisions. Collaboration with Ipsos led to the release of the "Top 100 Most Loved Brands by Women" study in Kenya in 2021, garnering attention from corporate entities, policymakers, and development partners. The upcoming fourth edition of the study, set for release with support from Ipsos Kenya and other partners, underscores the economic empowerment of women and the importance of tailored products and services for this market segment.

Additionally, the study aims to introduce new dimensions to sustainability by recognizing women as leaders in social and economic sustainability across various market categories, contributing to the formulation of inclusive gender policies in corporate, governmental, and developmental spheres.

## Ms. Eva noted that in the Kenyan economy, women play significant roles across various sectors:

- Women significantly influence household spending, with 97% actively involved in purchasing decisions.
- Their participation contributes substantially to GDP growth, and closing the gender gap in labour force participation could lead to significant economic expansion.
- About 39% of women in Kenya run their businesses, contributing to job creation and economic development.
- Women bring diverse perspectives and creativity to various sectors, driving innovation and enhancing economic competitiveness.
- Investing in women's education and skill development enhances the nation's human capital and workforce adaptability.
- Economic empowerment of women, including closing the gender pay gap and ensuring equal opportunities, contributes to reducing income inequality.
- Providing women with access to financial resources and services fosters their economic participation, contributing to both individual and community-level growth.
- Nations that actively involve women in their economies tend to be more competitive globally, benefiting from diverse and inclusive economic structures.
- Ms. Eva highlighted the success stories of women making significant impacts through economic empowerment initiatives. For instance, KCB Bank in Kenya is actively investing in and economically empowering women through initiatives like #FanYourFlame, providing tailored financing to businesswomen and collaborating with partner organizations to provide non-financial support. Similarly, the Women on Boards Network (WOBN) promotes and champions gender diversity on boards, creating a pipeline of boardready women and supporting those already serving on boards.

## Ms. Eva noted the following as the Potential for Further Growth and Empowerment:

- Encouraging more women to join various industries can expand the talent pool to include more women, industries can benefit from a diverse range of perspectives, skills, and experiences, leading to increased innovation, productivity, and success.
- Supporting women entrepreneurs can lead to increased innovation and job creation.
- Addressing pay disparities promotes economic justice and allows women to invest in their futures.
- Increasing women's representation in leadership roles brings diverse perspectives and fosters innovation.
- Leveraging technology can empower women in education, remote work, and entrepreneurship.
- Investing in education, especially in STEM fields, positions women as contributors to economic growth.
- Policies promoting work-life balance and flexible arrangements create environments where women can thrive.
- Promoting financial literacy ensures women have access to resources, enabling them to contribute to growth.
- International partnerships can amplify efforts to empower women economically.
- Challenging stereotypes and fostering supportive environments encourage women to pursue their aspirations.

Ms. Eva urged participants to embrace education, seek mentors, and collaborate to prevent burnout, emphasizing the importance of communication through sharing personal stories. She committed to championing the cause of women's economic empowerment and encouraged participants to support and celebrate each other's achievements, citing Proverbs 22:1 to highlight the value of a good reputation.



Ms. Eva Muraya delivering her power talk on the value of women to the economy

#### 12.0 BREAKOUT SESSIONS: BUSINESS CLINICS

The session commenced with a presentation by Mr. Gem Argwings Kodhek, an agribusiness expert, who introduced Uzima Chicken, a poultry business operating in Kenya and other African countries. He emphasized the aspirations of women in Kenya for financial stability and highlighted how Uzima Chicken empowers women in rural and urban areas through entrepreneurship opportunities.

Uzima Chicken addresses the high demand for poultry products, including eggs, in Kenya and Africa by supplying chickens. Starting a business with Uzima Chicken requires approximately Kshs. 11,000 and minimal acreage. The organization provides services such as supplying chickens, vaccination, and selling feed, while farmers handle farming labor and business management.

The typical model involves individuals becoming agents, and Uzima Chicken has employed 100 young people trained in veterinary science. In 2023, they sold over 1-million-day-old chicks, contributing significantly to the economic development of Africa.



Mr. Gem Argwings Kodhek delivering his presentation

### 12.1 Breakout Session V: Shifting from Micro Investing to Impact Investing for MSMEs

Moderator: Ms. Jael Amati

**Discussants:** Mr. Peter Litiema; Mr. Antony Mukeku; Mr. Gem Argwings Kodhek; Ms. Catherine Masolia

Ms. Jael Amati initiated the discussion by highlighting the substantial contributions of women to the economy, emphasizing that women represent 50 percent of the population but only own 23 percent of businesses, with 78 percent lacking access to capital. She underscored the prevalence of micro-enterprises among women, where the business is owned and operated by the woman herself, not as an impact investing venture.

Ms. Catherine Masolia, Chief Operations Officer at the Waste Electrical and Electronic Equipment (WEEE Center) and Advisor on Circular Economy Angel Investment, emphasized the role of enterprise support organizations in aiding MSMEs to transition into investor-ready organizations like Somo Africa. She stressed the importance of demonstrating business impact, promoting inclusivity, and ensuring fair wages for staff.

Mr. Peter Litiema, a Banker and Financier, highlighted the significance of social capital in facilitating fundraising, urging participants to cultivate their networks and seek appropriate support. He cautioned against relinquishing undue control to angel investors and encouraged entrepreneurs to prioritize growth and adopt gender-sensitive approaches.

Mr. Gem Kodhek, an Agricultural Expert, discussed the potential for MSMEs to attract impact investors by addressing Africa's reliance on imports and misconceptions about business growth. He emphasized the need for businesses to explore alternative funding avenues beyond traditional banking and microfinance.

Mr. Anthony Mukeku, Founder and CEO of Roan Capital Ltd, underscored the challenges faced by clients in obtaining financing, including lack of information and documentation. He highlighted the emergence of angel financing as a cost-effective option for MSMEs, emphasizing the importance of demonstrating societal impact and maintaining sound financial records.

During the plenary session, participants raised questions about defaulting and handling cultural issues related to financing, emphasizing the need for transparency and support from financial institutions. They also discussed the importance of capacity building for rural women and leveraging financing opportunities, particularly through angel investing.

In summary, Ms. Gladys highlighted the importance of leveraging social capital, addressing challenges, and redesigning programs to engage women from all diversities in the pursuit of financial empowerment.



Panellists and speakers posing for a photo after the panel discussion on Shifting from Micro Investing to Impact Investing for MSMEs

## 12.2 Breakout Session VI: The Work the Kenya Association of Manufacturers (KAM)

Moderator: Ms. Damaris Mabeya

Discussant: Mr. Anthony Mwangi

### Key highlights discussed:

- **Representation and Advocacy:** The Kenya Association of Manufacturers (KAM) serves as a vital platform for representing the interests of manufacturers in Kenya. Through advocacy efforts, they address regulatory challenges, promote favourable policies, and advocate for a conducive business environment.
- Capacity Building: KAM plays a crucial role in enhancing the capacity of manufacturers through training programs, workshops, and knowledge-sharing initiatives. These capacity-building efforts empower manufacturers with the skills and knowledge needed to thrive in the industry.
- **Promotion of Innovation:** The association encourages innovation among manufacturers, fostering creativity and the adoption of new technologies to drive growth and competitiveness in the sector.
- Collaboration and Networking: KAM facilitates collaboration and networking opportunities among manufacturers, enabling them to forge partnerships, share best practices, and collectively address common challenges facing the industry.
- **Policy Influence:** Through engagement with policymakers and stakeholders, KAM influences policy formulation and implementation to support the growth and sustainability of the manufacturing sector in Kenya.

Overall, the discussion highlighted KAM's multifaceted role in championing the interests of manufacturers, fostering innovation, and driving economic growth in Kenya's manufacturing industry.

#### 12.3 Breakout Session VII: Business Clinic: Running A successful Start-up

The business clinic focused on running a successful start-up highlighted social entrepreneurship, while another session discussed empowering women in business through opportunities and collaborations, emphasizing collaborative opportunities for women empowerment.

**Moderator:** Ms. Rose Marete

**Discussants:** Dr. Agnes Meroka Mutwa -UON WEE Hub; Mr. Samuel H. Topiko - TechnoServe

#### **Key Takeaways:**

1. **Emphasis on Social Entrepreneurship:** The discussion underscored the significance of integrating social entrepreneurship principles into start-up ventures, highlighting the importance of businesses addressing social and environmental challenges while pursuing profitability.

- 2. **Empowering Women in Business:** The panel emphasized the importance of empowering women in business through collaborative opportunities and partnerships. It highlighted the need for creating platforms and networks that support women entrepreneurs, enabling them to access resources, mentorship, and funding opportunities.
- 3. **Collaborative Opportunities:** The session explored various collaborative opportunities for women empowerment, emphasizing the power of partnerships between businesses, organizations, and institutions to support women-owned startups. It emphasized the role of collaboration in overcoming challenges and leveraging collective strengths for success.

Ultimately, the discussion underscored the potential of social entrepreneurship and collaborative efforts in driving the success of start-up ventures and empowering women in business.

### 12.4 Breakout Session VIII: Breaking Barriers

The breakout session on breaking barriers centred on empowering women with disabilities in the economic landscape—a journey towards inclusive entrepreneurship and economic independence.

Moderator: Ms. Wanja Maina

**Discussants:** Ms. Salome Nyakio Gitau- Financial Analyst and Human Resource Development Expert; Ms. Josephine Joline - Executive Director of the Spina Bifida; Ms. Rose Njeri Mugo- Disability Advocate

#### **Key Highlights from the discussions:**

- **Inclusive Entrepreneurship**: The panel emphasized the importance of inclusive entrepreneurship for women with disabilities, highlighting the need to create opportunities for their active participation in the economic landscape.
- Empowerment Through Collaboration: Collaborative efforts were identified as crucial for empowering women with disabilities economically. Partnerships between various stakeholders, including government agencies, NGOs, and private sector entities, can help create a supportive ecosystem for these women to thrive in business.
- Access to Resources: Access to resources such as financial support, training, and
  mentorship programs emerged as critical factors for enabling economic independence
  among women with disabilities. The panel discussed the importance of removing
  barriers to accessing these resources and ensuring their availability and suitability for
  diverse needs.
- Overcoming Challenges: The panellists shared insights into the challenges faced by women with disabilities in entrepreneurship, including societal stigma, accessibility

issues, and limited opportunities. Strategies for overcoming these challenges were discussed, emphasizing the need for advocacy, policy interventions, and community support.

• **Promoting Diversity and Inclusion**: The discussion underscored the value of promoting diversity and inclusion in the entrepreneurial landscape, recognizing the unique perspectives and contributions of women with disabilities. Encouraging diversity in business leadership and decision-making processes can lead to more innovative and sustainable outcomes.

In summary, the panel discussion underscored the significance of addressing barriers and fostering a supportive environment for women with disabilities to engage in entrepreneurship and attain economic independence. Collaboration, advocacy, and targeted interventions were identified as essential strategies for advancing towards a more inclusive and equitable economic landscape.

### 13.0 BREAKOUT SESSIONS: PEER EXCHANGES

The peer exchanges provided a distinctive platform for participants to engage in structured discussions, exchange insights, and collaborate on pivotal topics pertaining to women's economic empowerment. Through interactive sessions, participants were afforded the opportunity to glean knowledge from one another, share ideas, and forge potential partnerships.

# 13.1 Breakout Session IX: Challenges facing Women MSMEs and Dissemination of findings from small biz - big Tax report

Moderator: Mr. Abdul Agukoh - Program Manager, Christian Aid

**Discussants:** Ms. Anne Kariuki - Mtumba Seller/Exporter; Mr. Philbert Aganyo - Nairobix Trust; Mr. Byron Ocholla - The Institute for Social Accountability (TISA)

#### Ms. Anne Kariuki's Perspective:

Ms. Kariuki began by sharing the challenges faced by women, particularly in the aftermath of the COVID-19 pandemic. She highlighted difficulties in the second-hand clothes selling sector, noting a decline in sales and an increase in crime and mental health issues among women. She also addressed concerns about the lack of visible benefits from the taxes paid by vendors, despite the poor sanitation and privatization of public facilities.

She commended efforts by the Nairobi governor to reduce assaults on women vendors and simplify licensing procedures. However, she stressed the need for greater public participation and grassroots empowerment to ensure meaningful change

#### Mr. Byron Ocholla's Insights:

Mr. Ocholla discussed the implications of heavy taxation on essential services and education. He emphasized the importance of transparent tax systems and gender-sensitive frameworks to promote economic justice. Mr. Ocholla also highlighted the challenges faced by informal sector workers, particularly women, in accessing fair taxation and advocated for accountability and public participation.

He urged for gender-disaggregated data on economic empowerment and emphasized the need for streamlined taxation information and comprehensive legal frameworks.

#### Mr. Philbert Aganyo's Experience:

Mr. Aganyo shared insights on the impact of digital transformation on youth employment opportunities. He noted the surge in digital tools adoption among young people during the pandemic and highlighted the challenges faced, including high taxes and limited access to education. Mr. Aganyo emphasized the importance of policy reforms and accountability in addressing these challenges.

He discussed the gaps in tax policies and called for improved communication and accountability mechanisms between taxpayers and tax collectors.

#### **Plenary Discussion Highlights:**

Participants raised concerns about the adversarial nature of tax collection and the need for improved outreach and accountability from tax authorities. They emphasized the importance of women's empowerment and addressing gender-based violence in economic justice initiatives. Double taxation emerged as a significant challenge, highlighting the need for awareness and advocacy among informal sector workers.

In summary, the panel underscored the importance of informed civic engagement and dialogue in promoting gender and economic justice, advocating for transparent taxation systems, gender-sensitive policies, and accountability mechanisms to ensure equitable development for all.

13.2 Breakout Session X: Harnessing the Power of Collectives and Opportunities for Integration into Supply Chains (Cooperatives)

Moderator: Ms. Beatrice Pamela Onyango

Discussants: Ms. Elizabeth CEO Botanic Treasures; Mr. Collins Mwenda Co- founder Botanic LTD

#### **Key Highlights from the Discussion:**

 Collaborative Strength: The panel emphasized the power of collectives, particularly cooperatives, in creating opportunities for economic integration into supply chains. By working together, individuals within cooperatives can leverage their collective strength to access markets and resources more effectively.

- **Supply Chain Integration:** The discussion highlighted the importance of integrating cooperatives into supply chains. This integration offers opportunities for cooperatives to access larger markets, increase their bargaining power, and ensure more equitable distribution of profits along the supply chain.
- Economic Empowerment: Cooperatives were recognized as vehicles for economic empowerment, especially for marginalized groups. By pooling resources and sharing knowledge, cooperatives enable members to achieve financial independence and improve their livelihoods.
- Capacity Building: The panel emphasized the need for capacity building within cooperatives to enhance their effectiveness. Training programs and skill development initiatives can equip cooperative members with the necessary tools to navigate complex supply chains and maximize their impact.
- Policy Support: Participants highlighted the importance of supportive policies and regulations that facilitate the growth of cooperatives. Governments and stakeholders were urged to create an enabling environment that fosters the development of cooperatives and promotes their integration into broader economic systems.

Overall, the panel discussion underscored the significant role that cooperatives play in fostering economic inclusion, empowering marginalized groups, and driving sustainable development.

13.3 Breakout Session XI: Youth Expo and Networking Corner (Gig Economy, policy issues and e-Gaming opportunities)

**Moderator:** Ms. Damaris Mabeya

Discussants: Dr Grace Githaiga; Ms. Silvia Gathoni; Mr. Quency Otieno AI Expert

#### **Key Takeaways:**

- **Gig Economy Opportunities:** The panel explored the vast opportunities available in the gig economy for young entrepreneurs. Participants discussed how the gig economy enables flexible work arrangements, allowing youth to leverage their skills and talents for income generation.
- Policy Considerations: Policy issues related to the gig economy were a focal point of discussion. The panel emphasized the importance of implementing supportive policies that protect the rights of gig workers, ensure fair compensation, and promote inclusive growth within the digital economy.
- E-Gaming Opportunities: The emergence of e-gaming as a lucrative sector for youth engagement and entrepreneurship was highlighted. Participants discussed the

potential for e-gaming to create employment opportunities, foster creativity, and drive innovation among young people.

- Networking and Collaboration: The Youth Expo and Networking Corner provided a
  platform for young entrepreneurs to network, collaborate, and share experiences.
  Participants emphasized the importance of building strategic partnerships and
  leveraging collective resources to enhance their prospects in the gig economy and egaming industry.
- **Skill Development:** The panel emphasized the need for continuous skill development and capacity building initiatives tailored to the evolving needs of youth in the digital age. Access to quality education, training programs, and mentorship opportunities were identified as crucial factors for youth empowerment and success in the gig economy and e-gaming sector.

In a nutshell, the panel discussion highlighted the transformative potential of the gig economy and e-gaming industry in providing economic opportunities for youth. By addressing policy challenges, fostering innovation, and promoting collaboration, stakeholders can unlock the full potential of these sectors to drive youth empowerment and economic growth.

### 13.4 Breakout Session XII: Pitch Perfect Lounge

This peer exchange was characterized by structured pitch sessions, where each participant had a limited time to present their project. Funders and academia members actively engaged in providing immediate feedback and expressing interest in projects that aligned with their objectives.

Moderator: Ms. Anne Kairuthi

**Discussants:** Ms. Rose Marete-UON; Ms. Faith Simatwa – Family Bank; Ms. Emily Wakasa – CEC Kenya; Ms. Gladys Kivati - Investment Advisor

#### **Key Highlights Discussed:**

- **Structured Pitch Sessions:** The peer exchange featured structured pitch sessions, allowing each participant a limited time to present their projects. This format ensured efficiency and enabled all participants to showcase their initiatives effectively.
- Active Engagement: Funders and academia members actively engaged in the sessions by providing immediate feedback to the presenters. Their involvement demonstrated a genuine interest in supporting projects that aligned with their objectives and priorities.
- **Interest Alignment:** Participants noted the importance of aligning their projects with the objectives of funders and academia members. This alignment increased the likelihood of securing support and collaboration for their initiatives.
- **Networking Opportunities:** The peer exchange provided valuable networking opportunities for participants to connect with potential collaborators, funders, and

academia members. These connections could lead to future partnerships and opportunities for project growth and development.

Overall, the Pitch Perfect Lounge peer exchange facilitated meaningful interactions and connections, contributing to the advancement of women's economic initiatives and fostering collaboration within the ecosystem.

#### 14.0 CLOSING CEREMONY

#### 14.1 Reading of the communique

As the meeting drew to a close, Ms. Janet Ngombalu, Country Director of Christian Aid, was invited to present the communique. The document acknowledged the disproportionate impact of the tumultuous global economic landscape on women, who often shoulder a significant burden during financial crises. Recognizing the pivotal role of financial literacy, initiatives are underway to empower women with essential knowledge about investments, savings, and entrepreneurial opportunities. By bridging the gender gap in financial literacy through targeted capacity-building efforts, women can make informed decisions and meaningfully contribute to their households and communities.

Moreover, collaborative networking among women and strategic partnerships are highlighted as crucial for amplifying their influence and fostering robust ecosystems conducive to their advancement.

Policy advocacy emerges as a vital tool in advancing gender equality by dismantling barriers and promoting inclusivity. Whether through grassroots mobilization or lobbying efforts, advocating for gender equality policies amplifies the voices of marginalized communities and challenges systemic injustices, creating environments where individuals of all genders have equal opportunities to thrive.

Additionally, recognizing and formalizing unpaid care work is deemed essential, with calls for sufficient funding to support this critical aspect of the economy. Lastly, data-driven insights are emphasized in shaping initiatives for women's economic empowerment, enabling tailored interventions to address specific barriers and opportunities. Continuous data analysis facilitates the monitoring and evaluation of these efforts, ensuring sustained progress towards gender parity in economic participation. The communique is accessible <a href="here.">here.</a>



Ms. Janet Ngombalu reading the communique

## 14.2 Women's Economic Forum Kenya Post Forum Survey

The MC, Ms. Olive Burrows, led the WEF-K 2024 attendees through the Women's Economic Forum Kenya Post Forum Survey conducted by Ahaslides.Com/Postwef. The survey aimed to assess the success of the event, and below are the summarized results:

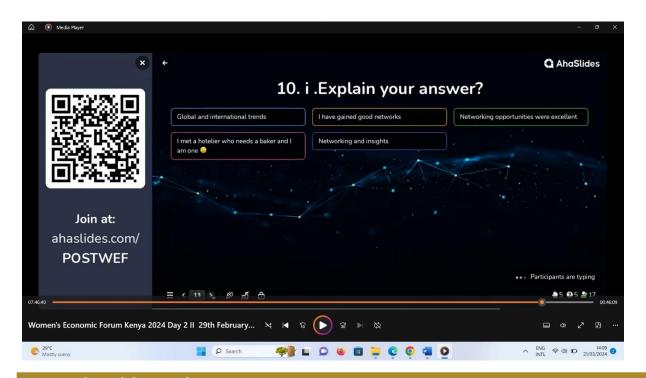
- 1. How would you rate the venue's convenience and accessibility? Response: Excellent 87.5% Good 20% Average 10%
- 2. Rate the overall quality of the keynotes, speakers, and panel discussions. Response: Outstanding 69.23% Satisfactory 23.08% Needs Improvement 7.69%
- 3. How effective did you find the virtual engagement tools and platforms? Response: Very effective 52.94% Somewhat effective 47.06% Not effective
- 4. Rate the quality of the meals provided during the event. Response: Excellent 26.67% Good 46.67% Fair 20% Poor 6.67%
- 5. Were the thematic areas aligned with your expectations and interests? Response: Strongly agree 45.45% Agree 54.55%
- 6. Did you find the content and discussions provided actionable insights? Response: Yes, definitely 85% Somewhat 15%

- 1. Rate the effectiveness of the exhibitions. Response:

  Very effective 53.33% Moderately effective 40%

  Not effective 6.67%
- 2. What topics would you like to see addressed in future WEF-K events? Response:
- Digital content
- Business growth plans
- Funding business sessions
- Managing family businesses
- Taxation
- Start-up social enterprises
- Understanding the AfCFTA
- Capacity building and fun

- 9. Share any recommendations for improvement and feedback on our partners. Response:
- Control room temperature
- Improve time management
- Appreciation for partners
- Provide honorariums for speakers, moderators, and panelists
- Enhance the quality of hotel food
- Increase mobilization of young women
- Include ready investors for young entrepreneurs
- 10. Have you gained any tangible insights or connections that will impact your work or career? Response: Yes 100% No 0%
- 11. How would you rate your overall experience at WEF-K 2024? Response: Exceptional 60% Satisfactory 40% Dissatisfactory



A screenshot of the post forum survey

#### 14.3 Vote of Thanks

Ms. Sue Njuguna, an Advisory Member at CRAWN Trust, took the opportunity to extend an invitation to Ms. Jebet Amdany, Founding Trustee and Member at CRAWN Trust.

Ms. Jebet explained that Ms. Daisy Amdany, Executive Director of CRAWN Trust, was engaged with ongoing activities by the MSWG on the two-thirds gender principle, which accounted for her absence during the closing ceremony. She expressed heartfelt appreciation to all attendees for their active engagement throughout the meeting. Special recognition was extended to the entire staff, particularly Ms. Wanjiru Kinyua, Communications Officer at CRAWN Trust, and Mr. Stephen Itiakorit, Resource Mobilization and Partnership Development Advisor at CRAWN Trust, whose dedicated efforts significantly contributed to the success of the event. A sincere acknowledgment was also given to the All Africa Conference of Churches (AACC) for graciously hosting the gathering.

Further gratitude was expressed to the speakers for their invaluable contributions and willingness to share information. Recognition was also extended to Ms.Olive Burrows, the conference MC, for her diligent work. Participants were encouraged to leverage the knowledge gained and nurture new connections.

Appreciation was also extended to the Ministry of Gender, Culture, The Arts and Heritage, University of Nairobi Women's Economic Empowerment Hub (UON WEE HUB), Adelphi, World University Services of Canada (WUSC), Centre for Rights Education and Awareness (CREAW), Digital Oasis, Christian Aid, CARE Kenya and Global Affairs Canada, and other partners for their unwavering support. With these acknowledgments concluded, Ms. Jebet officially declared the meeting closed.



Ms. Jebet Amdany delivering a vote of thanks on behalf of Ms. Daisy Amdany



COMMUNIQUÉ ISSUED AT THE END OF THE 2-DAY 4th WOMEN'S ECONOMIC FORUM KENYA WITH THE THEME 'NAVIGATING WITHIN A CHALLENGING ECONOMIC LANDSCAPE'

Date: 28th and 29th February 2024

### **PREAMBLE**

Community Advocacy and Awareness Trust – CRAWN Trust in collaboration with Ministry of Gender, Culture, The Arts and Heritage, University of Nairobi Women's Economic Empowerment Hub (UON WEE HUB), Adelphi, World University Services of Canada (WUSC), Centre for Rights Education and Awareness (CREAW), Digital Oasis, Christian Aid, CARE Kenya and Global Affairs Canada organized the two-day Women's Economic Forum 2023 from 28-29 February 2024. The theme for the forum was "Navigating Within a Challenging Economic Landscape and Examining the Trends and Positioning Women". Participants were drawn from various captains of industry, high-ranking government officials, private sector, non-state actors, development partners, thought leaders, women's rights organisations, media, academia, and grassroot women from Nairobi County and its environs.

The goal of the fourth WEF-K was to furnish delegates and participants with practical insights and strategies for navigating the current economic shifts and promoting informed decision-making in the economic sphere. The discussions of the forum were centered around influencing non-exclusive economic policy to effect the desired changes at national and county levels for women's effective contribution to economic recovery, Convening private sector players and other key stakeholders involved in capital development, enterprise development, and market regulation, to enable women to engage in local and global supply chains, Bringing unique and subtle Women's Economic Empowerment issues that policymakers may not have considered and addressing barriers to women's economic and political empowerment, including addressing the scourge of violence against women and the const to the economy.

The Women's Economic Forum 2024 commenced with keynote addresses from distinguished speakers, including Ms. Daisy Amdany, Executive Director of CRAWN Trust and representatives from the aforementioned partners. Following these addresses, Ms. Jackline Makokha, the National Gender and Climate Change Focal Point for Kenya's State Department for Gender and Affirmative Action, delivered the speech on behalf of the Cabinet Secretary of the Ministry of Gender, Culture, The Arts, and Heritage, Hon. Aisha Jumwa, thereby officially opening the forum.

The thematic areas that were covered by panels discussions and business clinics were; Social Impact Investment, Business and Entrepreneurship, Inclusive Enterprise Development & Trade Agreements, Technology and Gender Digital Divide, and Harnessing Collective Power.

WE, thought leaders from diverse women's rights organizations attending the fourth Women's Economic Forum Kenya believe it is a fundamental right for women to be economically empowered because when women thrive, communities thrive and economies flourish.





















#### Contextualizing Economic Challenges

WE acknowledge that in recent years, the global economy has been tumultuous, marked by instability, recessions, and financial crises. These hard economic times have disproportionately affected various demographic groups, with women bearing a significant brunt of the financial strain.

Therefore, we, thought leaders from diverse women's rights organizations hereby present this thematic area structured communiqué as follows:

Financial literacy: Financial literacy is vital for empowering women in finance. Efforts are underway to provide comprehensive knowledge of investments, savings, and entrepreneurship. Equipped with these skills, women can make informed decisions and contribute to their households and communities. Targeted initiatives aim to bridge the gender gap, ensuring women have the resources to thrive economically.

Innovation and technology: Embracing innovation and technology empowers women to excel in STEM, challenging stereotypes, fostering inclusivity, and driving societal progress towards a more equitable and innovative future.

Policy advocacy: This is crucial for advancing gender equality by breaking down barriers and fostering inclusivity, amplifying the voices of marginalized communities, and challenging systemic injustices. Recognizing its significance is key to creating a more just and equitable society where individuals of all genders have equal opportunities to thrive.

Unpaid care work must be recognized: Unpaid care work, crucial to economies and predominantly performed by women, requires formal recognition and funding allocation to address its significance.

Data-Driven Empowerment: Utilize data-driven insights to address socio-economic challenges for women, enabling tailored interventions across various contexts.

Progressive collaboration and networking are crucial. We understand the power of women coming together, utilizing their connections to amplify their influence and cultivate more robust ecosystems. Strategic partnerships should be embraced if women are to move forward.

Content creation for women's economic empowerment:

This disseminates knowledge, resources, and inspiration to enhance financial independence and participation in economy, addressing barriers like gender discrimination and limited access to resources. By highlighting success stories and advocating for policy changes, content creators foster a supportive community that empowers women to pursue economic goals and contribute to gender equality.

#### Conclusion

As we conclude the Women's Economic Forum Kenya 2024, we reaffirm our commitment to women's empowerment in the face of economic challenges. Together, through collaboration and innovation, we will continue to champion gender equality and create inclusive environments where every woman can thrive.





















## REPORT ON THE WOMEN'S

## **ECONOMIC FORUM**

# **KENYA 2024**

Navigating Within a Challenging Economic Landscape and Examining the Trends and Positioning Women: Examining the Trends and Positioning Women

2024