

**WOMEN'S ECONOMIC FORUM 2022**

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**THEME: FINANCING AND MARKET LINKAGES FOR WOMEN'S ECONOMIC EMPOWERMENT (WEE) IN A POST-COVID ENVIRONMENT**

**DATES: 23 and 24 February 2022**

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**Venue: Virtual- CIO studios**

## **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, women continue to be highly underrepresented in the business sphere and remain largely economically excluded. To address this, CRAWN Trust is investing in partnerships to drive advocacy and action for Women's Economic Empowerment (WEE) to close the economic gender gap.

## **Background of the Women's Voice and 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) and is being delivered in Kenya by CARE Canada, CARE Kenya, CRAWN Trust, Uraia Trust, the Centre for Rights Education Awareness-CREAW, and Urgent Action Fund (UAF- Africa). CRAWN Trust is leading in the networking and alliance-building pillar. The goal of the project is 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".

Under the WVL networking and alliance building pillar, CRAWN Trust initiated 'The Women and Economy Series' under which the Women's Economic Forum is held; the series is aimed at addressing women 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 opportunities, 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 discourses 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.

### **The Women's Economic Forum**

The year 2021 was when the inaugural Women's Economic Forum was held on 24 and 25 February themed "*Reshaping the Kenyan economy through harnessing women's potential.*" The two-day conference incorporated a hybrid approach where there was a virtual audience with conference speakers on location in the studio and others streaming in virtually onto the panel discussions. The forum also featured power talks by renowned speakers to motivate participants, keynote speeches where women entrepreneurs, members of business communities, subject matter experts, informal sector actors, small-scale farmers, and participants had a chance to actively participate through live chats. Ahead of the national level forum, intergenerational and intersectional pre-meetings were held which involved conversations on WEE from the diverse stakeholders.

The inaugural forum had a total of 1,495 participants registered online for the event and a cumulative viewership of over 13,000 persons for the two days with participants joining in from 22 countries from around the world. 74% of the viewers were women and 26% men. The conference received media coverage and interview sessions with the national broadcaster-KBC TV and KBC Radio and social media activations kept the online audience engaged with sensitizations around the conference topics of discussion that saw the event trend on Twitter for two consecutive days under the hashtag *#WomenEconomyKE*.

This year's Women's Economic Forum was held on **23 and 24 February 2022** under the theme *"Financing and market linkages for women's economic empowerment (WEE) in a post COVID environment"*. The virtual forum was held at the CIO studios.

### **The Conference 2022**

#### **Conference Participants**

Conference participants included:

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

#### **Thematic Areas of the Forum**

Conference themes included:

- Women's economic inclusion—stocktaking on policy development and implementation progress
- Post-COVID country economic outlook
- Trade Linkages—Opportunities locally, regionally, and internationally
- Building capacity for women in small and medium enterprises
- Business mentorship: and why it is important
- Technology and innovation—bridging the gender gap in technology for business growth
- Financial access for business growth
- Skills development
- Women's economic empowerment and political participation

#### **Conference working methodology**

The conference planning committee curated the conference discussions and identified moderators, presenters, and discussants for the conference panels guided by the program. It featured keynote speakers from government, development partners, business/private sector, financial sector, CSO sector, manufacturing sector, and academia. The conference employed methodologies and approaches that delivered

desirable results— these included interactive discussions, presentations, power talks, and keynote addresses. The approaches focused on the overall theme of the conference as well as the respective themes of the panel discussions and included experience sharing from discussions.

### **Forum Hosting**

The Women’s Economic Forum 2022 was hosted at CIO studios along Limuru road and featured physical attendance by all session moderators and the event MC and virtual attendance by panelists. The media and communications team facilitated the live streaming of the forum on the event’s streaming platform, Facebook, and YouTube and shared live streaming codes with partner organisations.

### **Partnerships**

The Women’s Economic Forum 2022 was coordinated by CRAWN Trust in partnership with: CARE-Kenya and the Women’s Voice and Leadership-WVL project, Global Affairs Canada, University of Nairobi’s Women’s Economic Empowerment Hub-WEE Hub, Action Aid International Kenya-AAIK, Digital Oasis, State Department of Trade, the Association of Media Women in Kenya, CIO and On-air studios Africa.

### **Events coordinator**

Stacy Wanjeri

### **Event MC**

Shiro Waweru

### **Rapporteurs**

Anne Waruguru Kiai

Idah Knowles

### **Kenya Sign language interpreters**

Nancy Chege

Minnie Mbesa

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## WOMEN ECONOMIC FORUM 2022 DAY ONE PROCEEDINGS- 23 February 2022

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### **Opening session (Event MC), Ms. Shiro Waweru**

Ms. Waweru began by welcoming everyone who had joined the session. She highlighted the background, agenda and running program for the 2022 Women Economic Forum. She took led the participants in prayer, followed by the Kenyan and the East Africa (EAC) Federation anthem.

In her remarks, Ms. Shiro Waweru acknowledged the capacity of women to lead, noting that they had power to make and act on economic decisions. She noted that women needed skills and resources to compete in markets, as well as fair and equal access to economic institutions.

Ms. Shiro Waweru concluded by saying that, *“For a woman to have power and agency to benefit from economic activities, they need to have the ability to make and act on decisions as well as control resources and profit”*

### **M.s Daisy Amdany, Executive Director, CRAWN Trust- Opening remarks**

Ms. Daisy Amdany began by elaborating on the WVL program which is being delivered under the coordination of CARE Kenya. She stated that the program gives women's rights organisations space to determine their key priorities, according to what they see as the needs of the women's rights movement in Kenya. as CRAWN Trust, they saw that women's economic empowerment is a key component in harnessing women's voice in leadership, which prompted them to initiate the women and economy series under which the Women's Economic Forum is held.

Ms. Amdany noted that the WVL program which is in its third year has done a lot of work that has involved various interventions ranging from training women on networking and alliance building, to advocacy training and working with young women through intergenerational forums among others. She informed participants that the program has a live open-source web-based directory of women's rights organizations around the country, having over 600 organizations. and that the second round of mapping WROs as at the time of the meeting was still on going. She noted that the WVL program continues to give visibility to women's rights organizations that would otherwise not have the necessary visibility for their work to enable them attract partnerships and funding and for the work that they do. She also informed

them that there are also has citizen journalists who collects the stories of change and impact and share the work the downstream women's rights organizations that are beneficiaries of the WVL program are doing so that people can see and track the impact of the WVL program in Kenya. She invited the audience to access the WVL program website ( [www.wvlkenya.org](http://www.wvlkenya.org)) to learn more about the WVL program

Ms. Amdany stated that the Women economic forum series will continue to be held as an annual event to discuss and unpack different topics that are central to women's economic empowerment. In highlighting the forum's theme, she noted that financing and market linkages for women's economic empowerment in a post COVID environment is a major concern for women across the country and around the world. She concluded by saying that the forum would be showcasing stories of women that would inspire and give hope to many as well as provide a platform for the sharing of market intelligence of opportunities both locally, regionally, continentally and internationally.

**Ms. Miriam Cherogony, Chairperson, CRAWN Trust- Opening remarks:**

Ms. Miriam Cherogony, began by appreciating the unwavering support of Global Affairs Canada and the Women Voices and Leadership Project in Kenya as well as CARE Kenya for their support to CRAWN Trust and specifically for actualizing the women and economy series. Ms. Cherogony, noted that the 2022 theme was timely due to the devastating effects of the COVID-19 pandemic that has dealt a severe blow to the economy.

She emphasised CRAWN Trust's commitment in positioning women on the road to economic recovery adding that progress had been made in making policy recommendations and organizing women to build their capacities in contributing to discussions around women's economic empowerment.

Ms. Miriam Cherogony noted that CRAWN Trust continues to make concrete actionable recommendations on budgets and policies at the national level, as well as at the county levels. She stated that this has been made possible through the partnership with the University of Nairobi Women Economic Hub (UON WEE hub) which has provided factual information for advocacy work following the research conducted by the UON WEE hub.

In acknowledging CRAWN Trust role in networking and alliance building, she noted that through the National Women Steering Committee's partnership, CRAWN Trust has disseminated a lot of information and built the capacities of women on economic empowerment, especially in the eight counties of Kajiado, Nakuru, Kiambu, Kitui,

Siaya, Nairobi, and Mombasa as well as convening national level forums to share the findings with duty bearers, so that they can better inform the government planning.

Ms. Cherogony added that CRAWN Trust had been at the forefront of fighting for political rights, especially towards the attainment of the not more than two-thirds gender principle. She called on the institutions tasked with delivering free, fair, and credible elections to deliver the inclusive and fair representation of women as per the threshold stipulated by the Constitution.

She noted that time was nigh for all stakeholders to focus on financing from a gender lens perspective. She called on financial institutions to invest in gender data programming and become allies of women's economic empowerment by developing products that are good for women from the micro, small and medium, and large businesses.

Ms. Cherogony remarked, *"We can do this. We must do this. Our country needs us to do this and we really need to do it. This time, it is now. The challenge is our opportunity."*

Ms. Miriam Cherogony concluded her remarks by inviting Care Kenya Country Director, Dr. Maureen Miruka to give her opening remarks and thanked Care Kenya for being a valuable partner to CRAWN Trust.

#### **Dr. Miruka Maureen, CARE Kenya, Country Director- Opening remarks**

Dr. Maureen Miruka in opening appreciated the forum for bringing together powerful allies and stakeholders working towards the women's rights agenda, under the theme of financing market linkages for women's economic empowerment in a post COVID environment. She emphasised Care's mandate in recognizing gender equality, and economic empowerment as being critical towards the realization of sustainable development and vision 2030.

In emphasising the importance of having economically empowered women in society, Dr Miruka revisited the life of her mother. She recollected how empowered her mother was; from managing singularly her children through primary schools, secondary schools, and to colleges, to having agricultural knowledge that she needed and was able to access credit even though she was a teacher. She shared on how her mother had access to essential services and was one of the contracted farmers for the Kenya Agricultural Research Institute. She was able to produce a lot of maize and sell as she had a market and was able to use the purchasing power to diversify her children's diet. In reflection, Dr Miruka noted that her mother was empowered



economically as a woman and had the influence and the decision-making power over what she was able to grow or not grow.

Dr. Miruka called on the stakeholders to set the stage in addressing the gender and social norms and also consider working together with men for women's empowerment so that women can have the necessary household influence to make economic decisions for their households. Further, she noted the need to create an enabling environment where markets are responsive to the needs of women; where gender, social norms, and extension services are responsive to the needs of women so that they can play efficiently, and effectively in market matters for the economic empowerment.

In demonstrating the impact of COVID 19 on the economic and social change of women, Dr. Miruka shared data on The Rapid Gender Assessment conducted in 2021 by UN Women which indicated that in Kenya, nine out of 10 women reported their difficulties have worsened due to the pandemic, six out of 10, said that they are unable to control their lives and seven out of 10, said their problems have piled so high that they are not able to overcome them. The intersection between gender-based violence and economic empowerment in this study states that one in five women reported feeling unsafe in their household within the past half of 2021.

Dr Miruka appreciated that the forum was looking at the intersection between COVID-19 and what needed to be done to ensure that women regain their footing despite the losses made. She noted that Care Kenya continues to emphasise on women's governance, leadership, and political engagement as enshrined in the Constitution of Kenya 2010 and Vision 2030.

Dr Miruka expressed her appreciation by saying, *"It is in this regard that Care Kenya really appreciates the partnership with all the stakeholders including the Government of Kenya, the donor partners, the Canadian government, and other collaborating partners, including the hosts for the event, CRAWN Trust."*

In conclusion, Dr Miruka pointed out that Care Kenya was extremely proud of all the work that CRAWN Trust had been able to do through in the Women's Voice and Leadership Program, and all the collaborative partners who have made the event possible. She wished the participants fruitful deliberations and successful outcomes which would pave way for improved economic recovery, leadership and governance, and participation of women in the Kenyan economy.

Dr. Maureen Miruka proceeded to recognise and welcome the acting Head of Mission at the Canadian High Commission, David De Silva to give his remarks.

## H. E David Da Silva, Ag Canadian High commissioner to Kenya, Keynote address

H. E David Da Silva began by noting that the two-day forum was a powerful force not only for the growth and development of Kenya but also for communities and families who are the direct beneficiaries of the success of women-owned and women-led businesses.

HE. David Da Silva noted that Gender equality and women's economic empowerment had taken a step backward during COVID and that Women have suffered disproportionately. The majority of industries such as agribusiness, hospitality, retail, and the overall informal sectors that are overrepresented by women had been hardest hit by the pandemic. He went on to state that in addition to all the business-related challenges, women have had to do more at home. This included unpaid childcare and domestic work, while some women at the same time were forced to endure violence, including domestic violence, which surged during the pandemic.

Mr Da Silva noted that the reason Canada was supporting organizations like CRAWN Trust and other women's rights organizations to ensure that women-led and women-owned businesses are better equipped, and better informed to grow themselves.

Mr Da Silva echoed that, *"When women thrive, society thrives, and this makes good business sense"*

Recognising that the 2022 general elections was coming up, he rallied women and women owned businesses to recognize and seize the opportunity to advocate for increased inclusion and representation.

Mr Da Silva pointed out that, *"we know that women are grossly underrepresented in the political system despite efforts to increase participation. There's no better advocate for the needs of women-owned and women businesses than women themselves. While there are certainly allies in government and elsewhere, women leaders themselves are best placed to create, implement and be accountable for the policies that are required to enable women businesses to thrive."*

He added that Kenyan women political candidates needed support for they often have less money and weaker networks than their male counterparts making it harder for them to get elected, and to secure the party ticket. Further, women candidates suffer from violence against women in elections (VAWiE) including in the online and digital sphere. He challenged the participants to deliberate on interventions to support women political candidates, how to increase the power of the women's vote which is

the single largest voting block in the country and mechanisms of holding women accountable once elected.

Mr Da Silva remarked, *“Imagine what the women’s vote can achieve. If better, coordinated, and better activated.”*

H.E David Da Silva concluded his speech by congratulating CRAWN Trust and all partners for hosting this second annual event and hoped that the discussions will be thought-provoking and action inspiring.

**Mr. Kennedy Nyokwoyo, Government of Kenya Representative, State Department of Gender and Enterprise Development- Key note address**

Mr. Kennedy Nyokwoyo began by tracing the roots of women empowerment momentum in the mid-1920s with the adoption resolution number 31/136 of the United Nations slated for women by the United Nations in 1976. The resolution called upon governments to ensure equal and effective participation of women in political, economic, social, and cultural rights. In the year 2000, The United Nations Millennium Declaration set the basis for incorporating women's empowerment in the global development agenda under Millennium Development Goal, MDG 3, when Kenya committed to promoting equality and empowering women. Even though this was a step forward, the goal and its targets were restricted to a few areas including education, paid employment in the non-agricultural sector, and women’s political representation. Kenya did not treat women empowerment progressively.

Further, Mr Nyokwoyo noted that tremendous improvement had been achieved by Sustainable Development Goals, particularly SDG 5, which aimed at achieving equality and the empowerment of all women and girls. In Kenya, he highlighted the legal framework meant to safeguard women's empowerment as embedded in the 2010 Constitution through several articles, which include Article 21 on implementation of rights and fundamental freedoms, Article 27 on equality and freedom from discrimination, Article 81 on general principles of the electoral system, and Article 100 on the promotion of representation of marginalized groups.

Mr. Nyokwoyo noted that the Kenya’s national trade policy 2017 recognized the importance of women and their aspirations to promote gender equality in trade. He added that Kenya had developed regulations to promote women’s access to financial assistance, including credit, capacity building of national and regional associations of women in business, and educational programs to eliminate prejudices against women and promote gender equality. Other related policies and Legislative Acts included the

Sexual Offences Act of 2006, Prohibition of FGM Act 2011, Matrimonial Property Act of 2013, Marriage Act of 2014, and Prevention Against Domestic Violence Act of 2015.

Mr Nyokwoyo admitted that despite having these remarkable legislative frameworks, implementation and enforcement had faced a myriad of challenges, resulting in slow progress in closing the gender gap in enhancing socio-economic and political spheres. He noted that Kenya had been ranked 109 globally by World Economic Forum with the United Nations Children's Fund UNICEF 2010 progressive poverty analysis report showing that 65% of women aged between 35 and 59 years were multidimensionally poor compared to 6% of their male counterparts.

Mr. Nyokwoyo noted that progress had been made in enhancing women's representation in line with the Constitution of Kenya 2010, especially across most key decision-making positions of public service, like the positions of Assistant County Commissioners, and the County Executive Committee Members. 'In the judiciary, for example, 54% of the magistrates are women, which is very much commendable. However, in elective positions, the threshold of one-third gender rule was only fulfilled in County assemblies whereas women represented nearly 34% of members of parliament' Mr. Nyokwoyo reported.

Mr. Nyokwoyo noted that women businesses made a significant contribution to the Kenyan economy with their businesses accounting for about 80% of products and despite this, they continued to face various challenges while trading. Some of these challenges include limited access to information, lack of market access for goods and services, lack of capacity to enhance value addition especially in the agricultural sector, limited access to finances, limited access to education and skills, insecurity, invisibilities, stigmatization, violence, harassment, poor working conditions, and lack of recognition for their economic contribution.

On that note, he added that the government was implementing several initiatives aimed at empowering women, youth, and persons living with disability. These include access to alternative financial services through the creation of the Women Enterprise Fund, Youth Enterprise Fund, as well as access to 30% of government procurement opportunities. Regionally, the Government of Kenya had ratified the African Continental Free Trade Area whose implementation would benefit women and youth in trade to increase their participation.

Mr Nyokwoyo concluded his remarks by declaring the Women Economic Forum 2022 forum officially open.

## PANEL DISCUSSION SESSIONS

### PANEL 1-Moderated by Ms. Carole Odera-Editor in Chief, CIO Africa

#### Topic: Post COVID Country Economic Outlook

#### Speakers:

- Kwame Owino-CEO Institute of Economic Affairs-IEA
- James Muraguri-CEO, Institute of Public Finance-Kenya
- Kevin Bwire- TISA

#### Areas of Discussion and questions to the Panelists

- a) What is the post-COVID country growth forecast for 2022 and is the country likely to achieve it?
- b) The government has announced planned cuts because of fiscal consolidation, what are the implications to growth and how can women organise economically?
- c) Access to credit from mainstream banks poses challenges for women in business. What can be done to address these challenges?
- d) Post COVID strategies & implementation of progressive economic policy for women's economic emancipation
- e) What is the current status of women-owned entrepreneurship post-COVID (Data and evidence sharing).
- f) Have stakeholders, including GOK done enough to cover women-owned businesses against existing and emerging threats?

#### Key highlights from the discussion

Kenya's economy is projected to grow by close to 5% subject to stability of the agricultural sector, inflation of prices and global tensions between Russia and Ukraine.

The Government has to provide high-level assurances that the electoral process won't disrupt the normal way of doing business and that cautionary measures are implemented to avert another surge of COVID-19 even as the global economy opens up.

Despite government fiscal consolidation, women are to enhance their capacity with regards to women's positions at the business level. Women's business associations are still far below the rank and those who benefit from government subsidies are majorly corporations owned by men. This presents an opportunity for women to

organize economically. The affirmative actions that the government has deployed have to be closely monitored. Further, there needs to be a re-to look at laws and regulations that facilitate women's access to financial assistance, including credit.

Findings from the Institute of Social Accountability (TISA) on the Growth and Economic well-being of women indicate that women do not have access to government procurement opportunities and payments are not made on time and that the women who are benefiting from these opportunities are related to people in power.

There is need to ensure that there's a duality between economy and politics and perhaps use the elections agenda to ensure that women are able to advocate for themselves.

There's a need to create synergies between the CSOs and policy implementers to ensure sound and good business environments for women businesses to thrive.

There has been setup for the credit guarantee scheme to ensure that the women, youth and persons with disabilities can actually access loans to service their tenders. However, the uptake from these groups of people is low. There is a need to raise awareness amongst women and reach out to banks to ensure they come up with more measures that can accommodate women on a need basis.

Many banks have not understood the nature of women business, they have made credit issuance a highly formalized call hence denying themselves opportunity to work with women through business recovery and growth.

Mr. Kwame Owino remarked that, *"The big thing is, whoever is ignoring women's businesses because they're the majority in the SME is missing a big opportunity for profitability because it's been studied, women tend to be more loyal to keep the same bankers every now and again and also have good payment records."*

Government should provide security for women's businesses, secure contracts, and ensure that people are paid.

Government should allow citizens to do the business that they want by providing essential services to support the security of people, for instance, physical security, especially for women, whether they're trading in oil or not. This will ensure government money is spent in critical ways that increase production.

Government is not incentivising the economy, meaning that there are less resources available in the budget for women's economic empowerment. Public debt has a

significant impact on the economic growth and empowerment of women. The Government is competing with other borrowers, for instance, the women in business to borrow domestically. If the government is competing with other businesses within its territory, without providing incentives, it's actually kicking women out of businesses, something that needs to be looked at.

The concept of gender lens investing is a progressive move that must translate to actual investments by putting resources that can deliberately empower women and provide them an opportunity to catch up with the rest of society who are not left behind. Gender lens investment can drive economic empowerment for women but cannot be looked at in isolation. And we therefore need to present this opportunity in the context of the overall economy. It was also observed that in regards to access to government procurement opportunities, a lot of women have been the target but they are not the deliberate beneficiary owners of the process, hence there's an opportunity for gender lens investment.

On the credit guarantee scheme, it was pointed out that there was an executive order that the scheme is used to pay for mobile loan defaulters. This was clarified by the panelists that the announcement was not that the credit guarantee scheme could be used for repayment of defaulters but was actually to provide a moratorium for referring defaulters of small loans. As pointed out data shows that women generally tend to pay back their loans and if they're not paying back, it's because of the effects of COVID-19.

It was also mentioned that there are certain initiatives that have been spearheaded by the government to cushion women against emerging threats, such as trying to increase liquidity into the market for women's economic empowerment; Enterprise Fund, expanding cash transfers and credit guarantee schemes, and of course, the economic stimulus program. However, it was pointed out that much more needs to be done, for instance, increasing monetary allocations and being deliberate on women's financial inclusion is key including women's economic collectives in the sector allocations.

With 60% of women businesses, there is need to push government initiatives that will ensure that there is ease of registering businesses. Looking at AGPO instance, a woman business has to pay \$500 which is Kes. 50,000 to renew their license every two years, while most of these businesses cannot afford this, there is a need to revisit the provisions in place that still speak to the sanctity of affirmative actions towards women.

In regard to business and looking at the transition period we are in, as we go to the next medium-term plan for 2023 -2027, the county integrated development plans have

to be deliberate on women's economic empowerment. Women need to organize around and demand inclusion. This will then be used as a basis for assessing governments in the next five years.

The government should design a cash transfer system that is focused on women headed households. This is because women-headed households tend to have the burden of children and other family members. Something like this can actually be useful in an election year and a year of double shock and food inflation.

Under the cash transfer program, we need to have a deliberate data verification to see qualified beneficiaries. We also need to have a deliberate oversight. It's agenda-setting, ensuring social accountability has livelihood aspect with all the cash transfer processes being deliberate and targeted for the respect that they speak to the needs of those people who are affected, and there are no proxies who benefit as a result.

The government needs to do better budgeting for policies and leave no women behind when it comes to allocating resources and being accountable. There is a need to see much more transparency participation of women by making data available. CSOs need to improve livelihood opportunities in their programming.

Ms. Carole Odera remarked, *"It seems that women are far more challenged by the absence of role models. If you're a woman and you're in business or you're an entrepreneur take someone under your wing and show them how to do it and make sure that along the way, you partner with other women so you can collaborate with the government. That's the best way to do it. In fact, that might be the only way to do it."*

#### **HerStory; Ms. Elizabeth Mbogo, Business Entrepreneur**

Ms. Elizabeth Mbogo is a co-founder of Botanic treasures, a 100% women-owned enterprise working in value addition of Moringa. Botanic treasures partners with over 500 farmers, 60% being women and employing 70% women to develop nutrition products for addressing malnutrition in children and mothers.

Ms. Mbogo shared that her venture was born out of a need she identified in the market, and a need she herself had. When Ms. Mbogo had her daughter, she was unable to produce breast milk until her husband brought her a little-known product, Moringa. In a few hours she was able to produce sufficient milk for her baby. She then concluded that this wonder drug could be a solution to many other women with the same need. She pondered what else this "miracle drug" could do for women and her research showed it could treat things such as backache and reproductive health issues.



Ms. Mbogo was shocked to find extensive research on Moringa and discovered that its only that Kenya had not fully exploited the potential of this plant. Her other turning point was when she discovered the nutritional content of Moringa. She then resolved to start Botanic Treasures to meet this gap. She started the business with only five kilograms of Moringa powder. Botanic Treasures is now supplying Moringa to numerous outlets such as Naivas and Quick mart supermarkets under the brand name *Green Gold*. Botanic treasures has gone ahead to provide other value added health products such as probiotics, Moringa teas made up of Moringa and infused with various products such as hibiscus, ginger, lemon grass and also produce stevia as a healthy alternative to sugar. At the moment, they are producing 30 products. Elizabeth's goal is to make Moringa a staple food as it can be cooked as a vegetable and its powder can be used in any type of food. On how she identified Moringa value addition and sale as a viable business, Elizabeth highlighted the following determiners;

1. A need/market for the product

- Moringa can be used in a wide range of products such as for human and animal nutrition and for cosmetics.
- Moringa contributes to weight loss by mitigating against the hormone that the body uses to store fat

2. The economic value of the product

- Research shows that Moringa's global market is valued at 10 billion

### **Opportunities/Prospects for Moringa**

Ms. Mbogo has been raising awareness on Moringa farming and value addition through the government's agricultural shows. She has so far trained 2,000 farmers. Botanic Treasures has also engaged 10,000 persons along the value chain.

There are only about 160,000 hectares of Moringa, against the projected target of at least 1 million hectares. So, there's still a huge market out there for women to exploit.

### **Prospects for Moringa**

Demand for Moringa is growing especially with the COVID-19 pandemic making people more health conscious. Deforestation of Moringa is highly unlikely as it does not make good firewood. It is also environmentally friendly as its carbon sequestration rate is 20 times more than other vegetation.

Globally, the current demand for green businesses is over a million.

## **Challenges faced**

Ms. Mbogo highlighted the challenges below:

1. Resistance by a part of the targeted market in changing the norm and embracing new products such as the teas.
2. Tedious processes in acquiring certification especially for export as this includes the soil and process of growth and value addition.
3. Difficulty in accessing outside markets such as through exhibitions
4. Difficulty in navigation in external markets such as difficulties in getting warehouses
5. Competition from other big established suppliers such as Philippines and India- The Kenyan government needs to do due diligence for citizens on demand/market in some of the countries where the exhibitions are.

## **Lessons learnt**

1. Understand your competition and highlight what makes your product better than your competitors.
2. Build and strengthen your networks especially post COVID-19
3. Need for sensitization such as on tariffs and trade agreements such as within EAC to avoid harassment and exploitation. Proposal for Government to leverage on IT to develop an App showing what exactly is needed for travel and trade in other countries.
4. There is need to improve the accessibility of women funds. Despite trying, she was unable to secure this women's financing.

## **Best practices/Successes**

1. Employment of women in the Botanic treasures resource center. They make up 80% of the workforce and this has contributed to improved livelihoods.
2. Intercropping Moringa with cowpeas, sweet potatoes leads to higher yields for the crops.
3. Land reclamation- Moringa survives with little rain
4. Engagement of primary school pupils in the growth and nurture of Moringa plants and purchasing the products since 2021. This can also be done in hospitals as is done in Ghana.
5. Other successes include partnership with Kenya Climate Ventures, endorsement by the president for a school greening project, although it did not take off, receipt of a UN award, World Resource Institute, naming Botanic treasures as the 15th top in Africa in 2021 in terms of land restoration,

## **Panel 2: Women's Political Participation and Economic Empowerment**

**Session Moderator: Samson Oketch Orai-Action Aid International Kenya**

### **Speakers:**

- Anne Nderitu-Registrar of Political Parties, ORPP
- Prof. Grace Wamue-Agriculture Associate, Kenyatta University WEE Hub, Gender scholar, and a member of the National Advocacy Coalition for Women Economics Empowerment.
- Caroline Gaita- Executive Director, Mzalendo Trust

### **Areas of Discussion**

- What is the interplay between economy, politics, and inclusion?
- Are women and their collectives in decision-making spaces on matters WEE. If yes, are there gains and if No, what are the reasons and possible solutions
- What are some of the spaces for engagement and participation to maximize women's voices and contributions on matters WEE?

### **Key highlights from the discussion**

Kenyan women's political participation in the country remains very low. A look at the 2017 statistics shows that only about 9% of the women were elected into key offices, whether at the county or national levels. There are various ways how this plays out; the access to resources that are required, land, capital remains a challenge, therefore, translating to fewer women being at the decision-making processes and the decision-making table which then means that, gender-responsive policies and economic interventions that could be useful for the benefit of women are not prioritized.

Unless we are creating opportunities and providing the resources that empower women, their participation in the political sphere is going to remain low. We should be having a conversation about how we can come together and create spaces for women to empower themselves so that when they need to run for office, they are actually ready and can move along throughout the campaign process.

Ms. Caroline Gaita remarked, *"We have talked often about the need to have a critical mass of women running for office and women holding leadership positions. The challenge remains to equip them with the necessary resources. We still experience challenges around the legal and policy framework, for example, the absence of a Campaign Financing Regulatory Framework, that is yet to be operationalized, and the absence of the two-thirds gender rule. Even in the absence of the policy framework, as a community, as a society what are we doing to encourage more participation of women?"*

There is a need to demystify political participation and political leadership. The communities and politicians should be more accountable and put structures that take political processing as a continuous process. Political leadership should be that somebody is trained to participate and lead. Further, there is a need to ensure that the youths and women are not only interested in running for office but are also interested in how political participation affects their lives, affects their economic ability, and their ability to earn income.

The political playing field is not fair to women candidates as women do not have access to resources as their male counterparts. For instance, the majority of the women do not control even the family resources. Male counterparts also tend to have networks that can generate a lot of wealth for campaigns. Women's networks rarely bring a lot of resources as they have limited access and control of resources. These are dynamics in the pattern of political participation. There is also a lot of demand in political parties on who gets access to the party ticket. As long as the economic power of men and women is not equal, women and men will never operate at the same level. We cannot speak on the same competition since women are not operating on the same wavelength financially, making the continuously be left behind.

It seems that a generic conclusion has been drawn that young people are not willing to register as voters. But a question also arises on whether promises made to the young people over the years have been made.

### **Panel 3: Women's economic inclusion: stocktaking on policy development and implementation progress**

**Session Moderator: Dr. Linda Musumba**

#### **Speakers:**

- Beatrice Pamela – Ministry of Trade
- Njeri Karuru- University of Nairobi, UON WEE Hub
- Dr. Nkatha Kabira – School of law and WEE Hub Researcher.
- Mr. Ronald Inyangala- Treasury

#### **Areas of Discussion**

- Policies on entrepreneurship specifically on women-operated enterprises and the roadmap for implementation of progressive economic policy that engenders women's economic growth.

- Inadequate gender response policies to address the economic needs of Women e.g access to credit, access to local & International markets, access to procurement opportunities for women

### **Key highlights from the discussion**

Increasing access to and use of quality financial products and services is essential to inclusive economic growth, profit, and poverty reduction.

Increasing women's financial inclusion is especially important as women disproportionately experience poverty stemming from unequal division of labor, and a lack of control over economic resources.

Although affirmative action funds have been made available by the government, there is still a significant lack of knowledge of their existence among the women who are targeted. Secondly, these funds target women in the lower economic brackets. The government should therefore engage in structured sensitization on available affirmative action funds and opportunities both locally and globally.

The COVID-19 pandemic significantly affected men and women, particularly business owners and women in the informal sector. The government has put in place several short-term and long-term economic stimulus packages. One of the programs which the government rolled out was a monetary policy for insurance on social protection aimed at ensuring the social protection of workers, particularly the most vulnerable. There is a need to raise questions on what lessons can be learned from these packages on social protection for women's economic empowerment as well as social protection should lead to women's economic empowerment as the majority of beneficiaries who receive government support are men as compared to women.

The government needs to ensure that in designing programs, partnerships are also built with women's organizations, self-help groups, supplier unions to ensure the sustainability of the program's multi-sectoral support. Further, it is important to ensure that the government sets up gender-responsive systems and capacities in terms of equal participation and inclusivity.

There is a need to adopt social protection policies to finance economic empowerment. National and county governments must have safety nets in place for future disaster preparedness and monitoring. There is a need to consider the gender-disaggregated data in ensuring that there are feedback mechanisms.

Designing social protection programs in a manner that engenders women's economic empowerment and growth and considering the practical strategic gender needs of women will ensure the government builds and rebuilds the economy with women in mind.

Financial institutions need to become allies of women's economic empowerment and develop products that are good for women, especially for micro small, medium, and large businesses. This will in turn signal confidence in the market and also for women's economic participation.

Women businesses make a significant contribution to the Kenyan economy with their businesses accounting for about 80% of the databases. Despite this, they continue to face various challenges while trading. Some of these challenges include; Limited access to information, lack of market access for goods and services, Lack of capacity to enhance value addition, especially in the agricultural sector, limited access to finances, limited access to education and skills, insecurity, stigmatization, violence, harassment, poor working conditions and lack of recognition for their economic contribution.

The Government of Kenya should rethink its short-term and long-term economic stimulus packages by interrogating their effectiveness and impact. The government should also rethink its tax regimes to provide more flexibility for women-owned small and medium-based enterprises while fast-tracking the payment of service providers who are mostly women-owned small businesses. There should be specific obligations to the public sector-specific to procure and pay service providers on time. Policy implementers should ensure that there is a balance between tax regimes and a good business environment for businesses to thrive.

The state should also fast-track the implementation of vision 2030, Kenyan national trade policy 2017, gender-responsive laws such as the Sexual Offences Act of 2006, Prohibition of FGM Act 2011, Matrimonial Property Act of 2013, Marriage Act of 2014, and Prevention Against Domestic Violence Act of 2015. These legislative frameworks are remarkable but implementation and enforcement have faced a myriad of challenges, resulting in slow progress in closing the gender gap and enhancing socio-economic and political spheres.

**Presentation: Lessons from Kazi Mtaani: Dr. Nkatha Kabira – School of law and WEE Hub Researcher**

*( The following presentation was made within the panel discussion)*

The COVID 19 pandemic significantly affected men and women. In response, the government enacted numerous rules, regulations, and policies. The Kazi Mtaani program is a government of Kenya's (GoK's) initiative designed to cushion the most vulnerable youth in the informal settlements from the effects of the COVID-19 pandemic. Its objective is to provide a form of social protection for workers whose prospects for daily or casual work have been disrupted by the containment policies put in place to limit the spread of COVID-19.

**Main Research Question:** What lessons can be learned from the Kenya Government's Economic Stimulus Packages on Social Protection for Women's Economic Empowerment?

**Key Findings**

The majority of the respondents who received governments support were men with 24.6% as compared to 20.8%. The available stimulus package only ended in the hands of a few.

**Key Successes:** Job creation; environmental conservation; youth employment; reduction of crime; debt reduction; cushioned jobless youth and improved entrepreneurship.

**Key Challenges:** Delayed payments; favoritism; protective gear; lack of transparency and; accountability; equality of opportunity; recruitment process challenges; few job opportunities.

**Key Recommendations**

**Program Design.**

- a) The program needs to provide holistic sets of services including livelihood training, productive assets transfers, consumption support, saving plans, and HealthCare.
- b) **The payment system design:** Authentication needs to be done via biometrics for regular evidence.
- c) **Expand the types and nature of work:** The type of work should be expanded to ensure the inclusivity of both men and women of different ages and abilities.

- d) **Access to Information:** Previously, advertisements were through media and offices, Kazi Mtaani should be both online and offline and should seek to reach as many constituents as possible through multiple media sources such as radio, WhatsApp, church, mosque, chief barazas. The application needs to be available on multiple phones, chiefs' offices to ensure maximum outreach.

### **Design.**

- a) **Building partnerships:** Kazi Mtaani should partner with organizations including women's organizations, self-help groups, and unions to ensure the sustainability of the program.
- b) **Multisectoral Support:** The government should ensure a comprehensive package of Multisectoral support is provided to beneficiaries to set up gender-responsive systems and capacities.

### **Recruitment.**

- a) **Equal participation:** The Kazi Mtaani program should ensure Inclusivity and equal participation in the program by all unemployed youth aged 18-35. Ensure the registries are inclusive and cover the most marginalized women and girls including those with disabilities.
- b) **Transparency of the Selection criteria:** The Kazi Mtaani program should be transparent and open to ensure that the recruitment process is accessible to all. To ensure a fast roll-out of the program, a pre-existing eligibility criterion needs to be spelled on.
- c) **Selection criteria:** In shortlisting the beneficiaries, it needs to be subjected to public participation. After the youth have applied, the same procedure in public service delivery should be followed and a final list published after shortlisting. The community should participate in the process.

### **Implementation.**

- a) **Gender needs:** Kazi Mtaani program should also consider practical and strategic gender needs when designing the work and when deciding who does what and how.
- b) The government needs to digitize cash transfers as it will ensure greater openness.
- c) **Adoption of a social protection policy:** The government should adopt social protection policies to be implemented by national and county governments to ensure that safety nets are in place for future preparedness.



### **Monitoring, reporting, and evaluation.**

- a) Complaints and feedback mechanisms need to be put in place to monitor information and address issues.
- b) Gender disaggregated data. The program needs to provide gender-disaggregated information on beneficiaries of social protection programs and monitor and evaluate the benefits of social protection measures by gender, age, and other demographic characteristics.

### **Conclusion of the presentation**

The government of Kenya's COVID-19 Economic Stimulus Packages has supported women's formal and informal employment particularly the Kazi Mtaani program. However, lack of access to Information and sustainability of the packages continue to be a major issues. It's very important to design social protection programs in such a manner that engenders women's economic Empowerment and strategic gender needs of women. This will ensure that we build and rebuild the economy with women in mind.

### **Panel 4- Women entrepreneurs breaking through**

**Session Moderator: Ms. Shiro Waweru (events MC)**

#### **Speakers**

- Laban Hihu- Jitegemea Credit
- Ms. Catherine Wanjoya, The founder and CEO of **Silmak** Agencies Susan Ndirangu, Women Traders

#### **Areas of Discussion**

- Accessing capital, challenges, and opportunities.
- Access to finance, credit, skills, and markets.

#### **Summary of Deliberations**

Mr. Laban Kihu a representative from the Jitegemea Credit and panelist in this session had an opportunity to speak briefly about what the financial institution does and offers.

About JITEGEMEA Credit:

JITEGEMEA Credit is a microfinance limited company that deals with credit only and is non-deposit taking. The company's head office is in Buruburu Nairobi. The company targets groups of SMEs, both large and small, as well as individuals. They

exist to improve the quality of life of their clients by providing wealth creation, financial solutions, and to achieve these, the company offers an array of solution-based financial products, covering the performance of these products and developing strategies to address the gaps.

The SME market is currently underserved, and it is for this reason that JITEGEMEE's business idea to provide easily accessible credits and recognise the fact that technology innovations is also a very important aspect.

The kind of products that JITEGEMEA offers are:

- a) Biashara business loans. These are products for clients who have operated businesses for at least six months. This product ranges from Ksh 5,000 to 1,500,000
- b) Asset loans. These are products that help clients acquire business assets, these assets helps clients set up and support their businesses.
- c) Education loans to clients to facilitate them in paying school fees for students and also pay for their own school fees where a need arises.
- d) Consumer loans. These are loans that take into account the welfare of a client. They serves the purpose of helping clients purchase items that make life a little nicer or get in touch with today's lifestyle.
- e) Agribusiness loans or Mazao loans. These are loans directed toward farming.
- f) They have WASH loans-water and sanitation loans for issues such as purchase of water tanks.
- g) SME loans. These products are tailored for emerging SME businesses with good cash flow but limited tangible collaterals.
- h) They are also taking care of churches. The product targets churches in the building and can be buying equipment for the churches.
- i) Emergency loans. These are loans that they give to clients who need very quick loans to start their businesses. These are products that ranges from Ksh 5,000 to 30,000.
- j) Projects loans. A start-up project can be financed. Either those on rental or residential property to the tune of Ksh 5 million.
- k) Chap Chap loans for emergencies need that needs finances quickly.

### **Key highlights from the discussion**

- Access to finance is one of the biggest obstacle's women face when running a business largely because of collateral control. Cultural limitations also affect women's access to finances as most women do not own property.

- There's a need to develop women-friendly financing options backed by financial literacy and business training.
- KRA and financial institutions should engage with women entrepreneurs and strike a tax regime balance that encourages productivity and women's economic empowerment.
- The government should also come up with an expanded economic stimulus program that speaks to grassroots women's financial needs. Financial institutions should shun gender-based discrimination against women.

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## Women Economic Forum 2022, day 2 proceedings-24 February 2022

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The second day started with the Kenyan and EAC national anthems, followed by a word of prayer led by Ms. Shiro Waweru, the events Moderator.

Ms. Shiro Waweru went ahead and thanked the partners for the event; the Kenyan government, CARE International Kenya, the Digital oasis, Action Aid International Kenya, On-air Studios, and CIO Africa

### **Power Talk by Ms. Lucy Kang'ethe -Mental health specialist: Resilience-Bouncing back in a post COVID environment**

#### **Key Highlights from the Power Talk**

Ms. Lucy Kang'ethe started by saying that mental health does not mean the absence of illness. Mental health is a state of mind where one is able to be productive and to cope with life stresses as they come and to remain connected to the community.

A look at mental health also encompasses looking at distressing things that one encounters in life, such as the COVID-19 pandemic that resulted in loss of jobs and sources of livelihoods and loss of loved ones among others. All these were exacerbated by the containment measures. The pandemic prolonged, and therefore affected people's mental health. Some people were able to cope better than others, with some even identifying new opportunities, and doing better post COVID-19 than before.

Ms. Kang'ethe explained that the scenario described raises the need for awareness on how to build resilience. She also pointed out that resilience is not an inborn trait, but something that is built with experience. Resilience helps one to be ready to navigate whatever eventualities come. She mentioned that there will always be stressors in life and one needs to overcome them. One needs to bounce back each time they come across those stressors by going out, interacting with and connecting to the environment and acting in the present on what one has not done before.

Ms. Kang'ethe highlighted the need to find a balance between *risk factors* such as between fear of contracting COVID-19, loss of income and uncertainties on one side

with physical health, loss and grief counselling, spirituality as protective factors on the other side. The goal is to achieve a tipping point with protective factors outweighing risk factors.

The interventions targeting women in business should integrate mental health issues, mental health training, mental health resource building capacities so that even as women in business receive funding for their businesses, they can also have the capabilities to withstand the stresses and not be overwhelmed.

### **Panel 1: Business mentorship: and why it is important**

**Session Moderator: MC- Ms. Shiro Waweru**

#### **Speakers:**

- Frida Owinga-business mentor and coach, Passion for profit
- Eunice Motwane-business leader, True International
- Truphosa Hapisu: CEO and Founder, True Distribution
- **Areas of Discussion**
- Harnessing Women's potential for building a mentorship platform in Leadership and entrepreneurship
- How to incubate and transfer skills to women-owned enterprises
- Making technology work for women-Leveraging on technology and riding on its successes.

#### **Key highlights from the discussion**

Ms. Eunice Motwane stated that some of them realized they needed a mentor, way too late in the business cycle. She added that they formed the Africa Sustainable Agribusiness Agro-Processing Network to cater for this. This is a network of over 230 people, encompassing people in the same sector aimed at learning from each other, sharing opportunities and guidance.

Ms. Truphosa Hapisu noted that she comes from a background in insurance sales and thus found herself dealing with diverse professionals from the corporates such as human resource practitioners and CEOs of organizations. She mentioned that she seeks mentorship for herself without waiting for anyone to provide it for her. Opportunities such as the WEF have also helped her access mentorship.

In her words,

*"If I liked what you talked about, if I felt that you could mentor me, then I would reach out to you, and I'd ask you to mentor me. I also mentor others. I love to do it, because the more you do it, the better you become. This wasn't taught to me, but I just grabbed the opportunity. I'm*

*not afraid to approach anyone I feel will add value to me career-wise because then, I have goals. I live on goals, and that's the same way I came across my mentor and my coach"*

Ms. Fridah Owinga stated that the idea that the mentors will come and put one under their wings is unreal. She added that one needs to be cautious and be willing to invest. Further, she stated that for coaching and mentorship she charges, while explaining that today, there are professional coaches that have to be paid in appreciation of their time and expertise

In Ms. Fridah Owinga's words,

*"Mentorship is an intentional facet of cultivating a relationship with somebody you admire and you want to learn from because you feel they have reached where you'd like to be. You need to be more responsible in showing up, in participating. Every situation is a mentoring situation. Every Situation is a learning situation, you're learning what to do and what not to do next time"*

Ms. Owinga also pointed out that they have different spaces for mentoring, for instance, the Organization of Women in International Trade for Women. She stressed that *"We have to be willing to speak... Mentoring can happen but you need to have an open mind. You need to ask questions; we need to be willing to change. We need to be willing to receive feedback. You don't have to wait for somebody to take you under their wing"*

Women's mentorship is so important. It helps women gain access to opportunities and cultivates confidence in a male-dominated environment. Giving the right leadership and mentorship means giving women financing.

There is a need to mentor a lot of women up into their rightful places and positions for Women empowerment is not a competition, but collaboration. The only way to harness women's potential is by putting them in a system that works but at the same time, making sure that we understand what exactly women need, to level their potential.

We need to put more women in technology, enable them with the right technology, the right information, give them the right platforms, associations, or opportunities depending on their exact needs, followed by the right leadership and mentorship, and financing to address the issue of access to capital.

Women need to get into the right systems, the right associations where there are many people, where information is being shared. Women should begin accommodating the

idea of creating and becoming even more tech-savvy. GDP growth is about getting more women online.

## **Panel 2: Trade Linkages: Market Intelligence: Making EAC and AfCFTA work for women**

**Session Moderator: Beatrice Pamela Apondi, State Department of Trade**

### **Speakers:**

- Joy Kyula, founder, Evolve HR consulting.
- Commissioner Lydia Gachoya, State Department of Trade
- Nana Wanjau- Commonwealth Business
- Florence Alice- Founder, Agri-Business Solutions Limited

### **Areas of Discussion**

- What unexploited opportunities lie in EAC regional trade?
- How does the AfCFTA set to benefit women entrepreneurs?
- Quality assurance of trading in local markets
- How do we add value to locally manufactured products and link women to enterprises and opportunities?
- The role of grassroots women in championing the agency, business opportunities, and economic emancipation

### **Questions to the panelists**

- 1) How has COVID-19 reshaped the government's approach to policy and program interventions
- 2) How do we add value to locally manufactured products and link women enterprises to opportunities?
- 3) How can the ministry of trade create market linkages for locally available products e.g. Macadamia nuts, Cashew nuts?

### **Key highlights from the discussion**

If women are not politically or economically empowered, they are unable to participate in politics and any other leadership desks geared toward building the economy.

The collective voice of women in business is being hindered by the duplication of statements, duplication of voices causing fatigue amongst policymakers. It is time for the women in Kenya to come together and create a common statement that will be escalated to the government so that when they're creating market linkages, the women have a common statement. This common statement would represent the grassroots, the women's industries, and all the other issues that come into play that are cross-cutting and specific to women's economic empowerment.

To ensure that trade works for women starting from the East African Community, the priority should be to enhance the inclusion and participation of women by trying to resolve some of the challenges affecting them in terms of access to information, finance, and more protection of women engaging in cross border trade from harassment.

There are huge, untapped market opportunities for women in business. There's a need to capacity build women in business on government opportunities. There's a need to increase the potential of women in businesses or SMEs to access the opportunities that are available in the Export Development Strategy. There's a need for evidence-based segmentation, a situation room to escalate women's voices to the government.

### **The following information was provided about the African Continental Free Trade Area (AfCFTA)**

AfCFTA is an agreement that connects 1.27 billion consumers across 55 countries with an aggregate GDP between US Dollars 2.1 trillion to 3.4 trillion which is expected to bring considerable benefits to especially the women in Africa. What the successful implementation of this agreement means is; women-owned business will be able to benefit from economies of scale giving access to a population expected to grow. This involves almost double the population so women stand to benefit from the economies of scale with more than 42% expected to be in the middle class.

Women-owned businesses will also have the opportunity to expand operations to new markets or increase their earnings. The multiple barriers will be removed for the women for example the barrier on tariffs that exists. It's also an integrated continental market for women. therefore, access to more markets, access to new products opportunities, and also enhancement of those products would be a great opportunity for women.

The focus should be on how women can take advantage of opportunities such as within the East African Community and how to increase women's visibility within the



agreements that are ongoing such as the Free Trade Agreement for African countries. Women need to know what opportunities are there and how to exploit them.

There is need for grassroots women to form a network to cater for the above and lobby the government on women issues. This is the group that will for instance approach the Ministry of Agriculture on the agricultural policies, Ministry of trade for business issues, the Ministry of Gender, on issues of women that are affecting their businesses like COVID-19, actors such as KRA on taxation of inputs and private sector such as KAM and KNCCI

This would borrow from the concept formed at the regional women's forum. This forum has the audience of the heads of states annually with the president of the regional women's forum addressing the heads of states directly at their summit.

It was noted that when women work as individuals in their entities, they fail as individuals. Through the collaboration of many minds we can have a forum to lobby and to push our issues through the legislations.

The opportunity that lies under the EAC region, is the gender Policy that is being actualized in several countries. Women in Kenya and East Africa, are represented by a myriad of associations, from the grassroots to the middle to the apex level. What is happening is, there's a lot of duplication of statements, duplication of voices, and commitments from women, and because of that, the economic empowerment agenda is causing fatigue among policymakers.

It is time now for women in Kenya to come together and co-create a common statement that will be escalated to the government so that when they are creating market linkages, the women have a common statement that will, of course, represent the grassroots; the myriad of narratives that are there, and all of the issues that come into play that are cross-cutting and are specific to women. This same common statement from Kenya can be escalated to the EAC level. As women, we need a common statement. We need an organization that can create a common statement. The EAC gender policy has already given us the foundation, therefore, a common statement can be postured on that.

### **Panel 3: Social effects of COVID-19 on women and women-owned Enterprises.**

#### **Speakers**

- Thomas Oongo- CARE-Kenya
- Pollyne Owoko- National Women Steering Committee (NWSC)
- Lucy Mulombi- Association of Professional Women with Disabilities

#### **Areas of discussion**

- a) The social effects of COVID 19 on grassroots Women
- b) Recovery and stability, how does it look like
- c) Favorable policies cushioning access to education against the impact of COVID-19 on girls/women

#### **Questions to the Panelists**

- a) What are the major effects that women at the grassroots are having to deal with due to COVID-19 and what has been done to resolve some of the challenges women are facing?
- b) What are some of the policies that need to be formulated or adjusted to support the continued recovery by women from the gendered effects of COVID 19?
- c) What are some of the initiatives that state and non-state actors undertake coherently towards supporting women's recovery from the social effects of COVID 19?
- d) How can women better organize at the grassroots to create a formidable transformative women's movement?

#### **Key highlights from the discussion**

COVID-19 has had a major impact on women and girls, both socially and economically inducing a poverty surge that further widened the poverty gap, leading to widened gender inequalities.

Economic constraints that continue being imposed on women whom the society has left vulnerable and less able to absorb the economic shock and suddenly despite this gender implication of the outbreak, policy responses and recovery efforts sometimes tend to ignore the needs of both women and girls.

There has been increased Gender Based Violence (GBV) among women and girls with disabilities during the lockdown, and whose rights were sexually violated. So many women with disabilities have had difficulties in accessing reproductive health services. Further, young adolescent girls' adolescence, have had issues in accessing

menstrual health products. Women have also experienced a lot of loss of jobs. There has been an increased rate of unwanted pregnancy among girls at the grassroots. Lack of access to information, unpaid Care work are some of the challenges that women face during COVID-19.

Different efforts need to be employed by increasing coordination at a national level to ensure that we provide more comprehensive support to people who are affected differently. There is a need for gender-inclusive and gender transformative policy solutions and the implementation of a comprehensive strategy that is focused on improving the lives of women and girls post COVID. Some policies need to be formulated so that they can support the recovery of women from the gender effects of COVID-19.

The government has been promoting hygiene and sanitation in the informal settlement areas. The government is conducting health campaigns and particularly around health, mobilizing communities for vaccinations, opening jobs, and opening the economy. The government made efforts to offer funds to the small and micro enterprises to rise again. In other countries, what has been done is that the government together with the commercial agencies agreed to identify and advance credit to women instead of making credit expensive for people.

We need to have economic empowerment policies that will help ensure that persons with disability and especially women have access to government funding to help them come out of poverty. There is a need to review and strengthen national frameworks on gender and disability inclusion. This will go a very long way to increase the investments, which will support households for women and girls with disabilities.

There is a need for policies on trade and industrialization that can really focus on microfinancing institutions and SACCOs that can be available to women and girls with disabilities at the grassroots. For persons with disability, it is a request to the state to introduce an economic support package that is, cash transfer to enable persons with disabilities to start small businesses. There is an importance of more sensitization forums for women and girls with disabilities on how to engage the government in doing business, get support on loans and participate in table banking.

It's time to reflect, reimagine and reset our priorities regarding supporting the recovery of women and women enterprises post COVID-19. Also, cognizant of the fact that operating in a COVID 19 environment where sometimes mobility and free interaction might be an issue, there is a need to enhance education and literacy on embracing technology, information, and dissemination of information.

Financial literacy is becoming a more basic skill that everybody needs to have. Strengthening the financial literacy of the women and the girls will see them embracing a saving culture and information on investment and financial risks, preparation for household budgets to ensure for a planned future. The formal education system is key in ensuring women have more sustainable income-generating activities.

We should envisage a situation where women are able to participate effectively in the market system without barriers affecting their participation. We should work closely with all other actors to ensure that the market is free, fair, inclusive, and women can reap the benefits of their efforts.

We should look at situations where information reach to women will be enhanced in such a way that when we are affected in terms of movements, then women can still easily access digital information from their phones in a very simple way.

### **HerStory: Angela Ngethe, A Farmer**

Ms. Angela Ng'ethe is a farmer and the director and co-founder of Kiliview agribusiness Limited. She grows several crops for the local market and a few for the export market. She started farming in 2018, while still in full time employment. She identified an opportunity for potato rowing in Narok while on a work assignment.

Three months down the line, she faced financing challenges as the cost of inputs for the seven acres was high. Despite this, she and her partner secured market for the potatoes. However, three days to harvest, the farm was invaded by baboons which led to 100 % of the produce lost. Ms. Ngethe went on to venture in watermelon farming in a farm of about five acres in Kajiado. This time they were able to get a harvest and the market sought them. They made some profit. After this they ventured into tomato farming in another five acre farm. The day they were to harvest; 15 March 2020, COVID-19 was reported in Kenya with containment measures greatly affecting their business. Somehow, they were able to make profits from the watermelons and tomatoes. They expanded from 10 to 25 acres with 25 being on tomatoes and onions. These were planted in July and were to be harvested in November 2020. All this was supported by their own monies and monies from family investments. However, there was a drop in prices from Ksh 12,000 to 2,500 per unit, if one was even lucky to get the market. This was due to cheaper imports from a neighboring country. Absolute Tuta also wiped at least 4 acres of the crops.

Ms. Ng'ethe and other farmers presented a petition to the local district office for the CEC and also for the Ministry of Agriculture but they were unable to get any forthwith help that could help with any value addition of The tomatoes. Angela went to a factory that she thought could assist but it was shut. A government research and development institution did not help either.

In December 2020 Angela opened up her farm to neighboring livestock to feed on what was now more than 30,000 kilos of ripe tomatoes. Neighbours were also welcome to get as many tomatoes as they could. They lost close to 125,000 USD on the tomatoes. Their onions on the other hand were due for harvest in February 2021. As fate may have it, there were heavy rains in January 2021 leading to floods in the farm, with the onions destroyed.

Ms. Ngethe's efforts to seek credit to save her crops were unfruitful with four banks terming her farming venture as high risk. She wonders what support if any is given to farmers, yet farming is said to be the backbone of the economy, and a part of the big 4 agenda. She and her partner took this time for introspection and research on what else they could do; they resolved that it is not that they did something wrong or that they went in too big too fast.

In March, Ms. Ngethe went back to consulting to cater for her needs. She also attended every sensitization forum she could, both physical and virtual. She attended one particular training by a foreign investor for women in trade. She had a light bulb moment that led to her change of strategy as she acquired new skills on how to run farming, how to market, how to think of value, how to change your strategy, where to go for money, what to ask when you get that money, not to think small, but to think big. Angela highlighted the need of joining the right associations (which cater to what you want and how far you want to go). She mentioned that associations provide support and exposure to other opportunities.

Ms. Ng'ethe lauded the government for measures such as automation of export license and the development of the Ken Trade platform. It will come in handy in formalisation of women businesses as the documents therein are simple and self-administered. She urged women to utilise it and also challenged them to consider registering as partnerships but ensure they have more shares. She challenged financial institutions to be innovative on their products such as those meant for agribusiness. This is because farmers in most of the instances do not have daily cash flows but seasonal ones upon sale of their yields. The products should also be specific to needs of those producing, those doing value addition and processing. Those in production are in most instances ignored. On general support to women entrepreneurs, she urged financial institutions to make credit more accessible. She mentioned that research has

shown that women are better payers of loans. Women have been unable to expand their businesses as they lack capital because they cannot access collateral.

She challenged the government to do better in implementation and monitoring of policies because the reality on the ground may be different from what is on paper and this would allow for necessary adjustments. She proposed an implementation arm of government at the grassroots level.

Ms. Ng'ethe also highlighted the issue of access to information. She was unaware that the county government has an agronomist not far from where she lives who could have given her expert knowledge to save her crops.

On moving forward, Ms. Ng'ethe mentioned that she and three other ladies have formed a consortium that will thrust them forward. Within the consortium they have an outgrower and an exporter and seek for financing that will also give them equal rights to be able to take on a much larger outgrowing system.

On entrepreneurship, she urged women entrepreneurs to think of opportunities within and without our borders. She urged them not to give up in the face of hardships but rather hone their knowledge and skills to catapult them to the next level.

In closing, Ms. Ng'ethe mentioned that she is going back to farming bigger, brighter, more knowledgeable, more resilient, more resourced and better placed to grow her entity with like-minded people. She underscored the importance of experience in preparing one for higher heights. She appreciated the steps being taken by the conveners of WEF 2022 to form organizations and give those organisations capacity building right down to the grassroots level.

#### **Panel 4: Technology and innovation: Bridging the gender gap in technology for business growth**

**Session Moderator: Laura Chite**

#### **Speakers:**

- Nyevu Karisa- CEO, Less stress communications
- Yvonne Njeri – Director, Communications & Packaging, Mastercard
- Everline Kamau – Senior Territory Manager EA, VMware
- Maureen Mwaniki- VP Delivery Operations Center, Huawei Technologies

### **Areas for Discussions:**

- Fintech-The cost of credit and regulations on mobile money lending
- Growing your personal and business brand online (LinkedIn)
- Mentorship for start-ups
- Cybersecurity - How to keep your brand safe online
- Asset management
- Building solutions for real problems
- Women Empowerment.

### **Key Highlights Discussed**

Innovation and Technology do not benefit women and men equally. This gender gap constrains efforts to achieve gender equality and women's empowerment and prevents women from becoming both developers and consumers of technology that addresses their needs.

Technology is the one tool that can help and enable women to supersede and exceed the gender gap. Accessing a lot of financial tools through technology is one of the ways that will help accelerate Africans and women in Africa to further growth.

At the organizational level, we need to speak up and push for women-friendly solutions. In terms of the future of commerce, the future of payments should be addressing underserved communities. Whatever solution that women are involved in is not only about women, but for the entire community as a society. It is very important that organisations become responsible for the technology that they build, and ensure that their innovative solution will have the right impact.

Women can become content builders and consumers if they leverage on ICT platforms. Most of the solutions that have worked for women are the simplest solutions. It is important to pull together as an ecosystem and ensure that the right devices and learning opportunities are provided, demystifying technology and helping women get over the hurdle of being afraid of finding technology challenging.

The UN Women did come up with thematic areas around innovation and technology especially those that will drive a change in women or reduce the gap for women. The thematic areas are; developing the market for innovations that advance gender equality and women's empowerment and promoting a gender-responsive approach to the innovation processes. Women must promote innovations created by women for women.

It's imperative to encourage women to not shy away from adapting to new technologies in their line of business. Women should harness the power of online capacity-building tools such as online classes, webinars, associations, and networks as well as financial trackers for their businesses. They should leverage social media sites as avenues of creating awareness on their businesses as well as sharing information on their products and services.

There is a need to enhance education and literacy on embracing technology, information, dissemination of information. This is the only way we will have a wide reach of women. Technology and Innovation should be used to make a difference and as a tool of preference to empower women. Young people should be introduced to technology at a young age, this will help them be innovative in any solution of their interest.

Partnering with the relevant bodies that are responsible for ensuring access to technology and access to this information can help the grassroots women get access to technology and even know how to use technology. No individual should be left behind as the country moves progressively in terms of technology.

### **Launch of the Networking and Alliance Building for Women's Economic Empowerment- NABWEE by UON WEE Hub**

The University of Nairobi WEE hub introduced and launched the Networking and Alliance Building for Women's Economic Empowerment-NABWEE platform during the Women Economic Forum. This session involved the UoN WEE hub leaders who pointed out that they are calling on women to come together to share their knowledge, their experiences, learn from one another and have their capacities built in order to tap into existing opportunities. The network is set to bring together women's entrepreneurs, women's organizations, relevant state departments, and women's business leaders working in the sector to support the implementation of policy reforms, improve women's access to economic opportunities across various sectors in Kenya.

The network's vision and mission were presented as shown below:

**Vision:** a strong women's self-mobilization network that works towards the creation of a policy, legislative and institutional environment that fosters sustainable and thriving women's enterprises.



**Mission:** To promote the establishment of strong women's self-organisation networks, for women's economic empowerment purpose, the platform will galvanize the creation of networks of women's organisations, women entrepreneurs, relevant state departments, and women business leaders working in the sector in order to promote a shared understanding of issues affecting women's economic empowerment, and the strategies that work for the full realization of women's economic rights.

In addition, the platform will leverage on strengthening synergies among policies and programs that target women and will also contribute to promoting mutual support and accountability towards ensuring that women entrepreneurs tap into the available opportunities within the local and international markets. The platform will bring together women from the various counties and national levels in order to share lessons and strategies that work to reflect on persistent challenges and inform future policy and practice and women's economic empowerment.

#### **Remarks by Professor Kabira, the University of Nairobi,**

Professor Kabira begun by emphasising on the importance of reflecting on the women's journey towards economic empowerment as an avenue to inspire policy change and collective action of women to speak in one voice and focus on issues that they want to see in the Constitution of Kenya 2010.

She noted that women are now moving in the same direction, learning from the past and building a resilient network of women. She concluded by affirming women to speak for themselves to avoid being left behind and marginalized even further.

Prof. Wanjiku Kabira remarked, *"Networking is always a way to go for women."*

#### **Remarks by Prof. Margaret Hutchinson, UON**

Professor Margaret Hutchinson begun by appreciating the efforts of the networking and Alliance building forum for bring together women from across different sectors for the purposes of economic empowerment; she regarded this move as a milestone and a first since often women empowerment is looked at in light of the social and political spheres.

Prof. Hutchinson underscored the University of Nairobi's commitment to be a world-class university that is committed to scholarly excellence for the Kenyan people, men, women, the youth and also to embody the aspirations of the global community through the creation, integration, preservation and utilisation of knowledge.

She explained that the aspiration behind the African Women Studies and research center was to ensure the deliberate discussion and presentation of women issues through collaboration.

Professor Margaret appreciated Crawn Trust partnership with the University in launching the platform. She noted that the platform was going to employ evidence-based findings to drive Kenya's policy agenda and to look at the issues of economic empowerment of women in a holistic manner.

She added that the center would systematically interrogate the value proposition of women across different value chains and use the information to work past patriarchy and embrace women's empowerment.

Professor Hutchinson noted that the network is an alliance-building for women's economic empowerment, this comes in handy because the platform will bring together stakeholders; women entrepreneurs, women organizations, state departments, women's business leaders, including those who have been there before and can mentor others as well as current actors.

In conclusion, she conveyed greetings from the Vice-Chancellor of the University of Nairobi Professor Steven Kiama and the entire leadership team and assured the gathering that their leadership, their drive, their passion, would take the platform to the next level and provide a safe place for women.

Prof. Hutchinson challenged women to be strategic allies going forward then proceeded to declare the networking and Alliance building for women's economic empowerment platform officially launched.

### **Closing Remarks: Ms. Shiro Waweru**

Ms. Shiro Waweru, noted that the two-day forum had been quite rich in terms of information and empowerment deliberations. She thanked everyone for being part of the forum and advised the participants to keep the conversation going on social media with the hashtag #WomenAndEconomyKE.

She hoped that the forum would be a movement with potential to cause a change in the future and gave a quote from Maya Angelou, 'Each time a woman stands up for herself, she stands up for other women.'

Ms. Shiro Waweru appreciated all of the partners: the CIO Africa, the State Department of Trade under the government of Kenya, Global Affairs Canada, University of Nairobi, Action Aid, On-Air Studios and Mzalendo Trust.

Ms. Shiro Waweru officially closed the forum with a word of prayer.

**24 February 2022, Proceedings End.**

## REFERENCES

### Women Economic Forum 2022

Day1: <https://www.youtube.com/watch?v=i2gzOVDYwfU>

Day2: <https://www.youtube.com/watch?v=kl7IFXTMsc8>

## LINKS FOR POWER TALKS AND HER STORIES

- a. Poem by Maya Angelou: Ms. Shiro Waweru
- b. Power talk by Lucy Kang'ethe-mental health specialist: resilience-bouncing back in post covid- environment
- c. Her story- business entrepreneur, a farmer, Angela Ngethe
- d. Her story- business entrepreneur, Elizabeth Mbogo
- e. Power talk with Dr. Nyakan Munyeki

## SOCIAL MEDIA ENGAGEMENT

### Some of the Live Participant's Comments:

- **Rose Arshley:** Crawn Trust and other organizations can give us the support we need. Go beyond training us . Very great idea up there.
- **Betty Pamella Onyango:** Nothing is impossible, we first of all need self believe and self will
- **Eunice Oyule:** There are really great comments here. You can also follow the conversation on twitter with the hashtag #WomenandEconomyKE
- **Gladys Gitonga:** The information on Moringa makes me think that the products would be great for children with autism and cerebral palsy who have difficulties in getting the right diet due to their conditions
- **Muranga Dota Channel :** wish we can be informed well equipped not be given solutions but being kept on the centre of coming with our own solutions an aspect of ownership , brings collaboration within supporting system.
- **Makena Runji:** yes we should change the political perspective
- **Purity Gikunda:** I believe from the information gathered here, the experiences, the great and wonderful ideas, this forum is a real powerhouse on women economic empowerment.
- **Betty Pamella Onyango:** Very few have demonstrated servant leadership
- **Beatrice Ogutu:** let nominations to parliament be for women to meet one third rule.

- **Carolyn Odonda:** when it comes to nominations I would wish the nominated women should be competent women who can deliver by addressing our issues but not seat warmers who are only after receiving monthly salary.
- **Rose Arshley:** political parties this time round if you not in big parties you can get disappointed in the end if your party moves to coalition and signs agreement with a big party.
- **Beatrice Ogutu :** I feel vying for a parliamentary seat should be Intrinsic. mobilising them to become politicians means they may not do what is expected of us.
- **Bishop Raymond Mutama:** Many women are vulnerable during nomination processes by Political Parties. Many of them are corruptly discriminated
- **Naomi Kabacho:** nomination fee becomes prohibitive for women to vie for the seats.
- **Fatuma Mwanashid:** in nominations there's no transparency in this big parties how will you help women to get nominations slots.
- **Naomi Kabacho:** a very informative forum
- **Fatuma Mwanashid:** The forum was interesting educative and informative.

**Ms. Wanjiru Thiga on [Twitter](#)**



**Mzalendo Trust on [Twitter](#)**

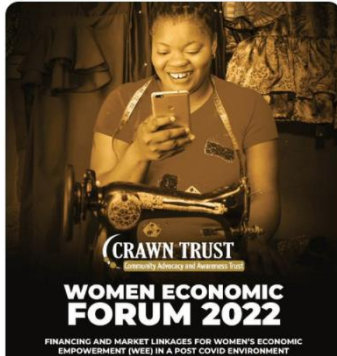


**Mzalendo Trust on [Twitter](#)**



**Dada Power Initiative on [Twitter](#)**

**DadaPower Initiative** @DadapowerKE · Feb 23  
We are following the #WomenandEconomyKE forum convened by @crawntrustkenya to discuss 'Financing and Market Linkages for Women's Economic Empowerment in a Post Covid Environment' @Burugu\_D



**Ms. Eunice Oyule** on [Twitter](#)

**Ms.Oyule** @NyarOyule · Feb 24  
I love this session on innovation. We encourage women to come in during the ideation process and brings in more solutions and a huge scaling. When women are inv becomes a societal solution @crawntrustkenya @MastercardFdn #WomenAndEconomyKE #Resilience4Her



**David Da Silva** on [Twitter](#)

**David Da Silva** @dawdsCAN  
Je suis très honoré de livrer quelques mots à l'ouverture du Forum Économique des Femmes 2022.

Les entreprises des femmes doivent prospérer, et nous devons redoubler nos efforts pour assurer qu'ils sont plus inclus dans l'économie plus large.

#WomenAndEconomyKE

Translated from French by Google

I am very honored to deliver a few words at the opening of the Women's Economic Forum 2022.

Women's businesses must thrive, and we must redouble our efforts to ensure they are more included in the wider economy.

#WomenAndEconomyKE

**Ghetto Radion** on [Twitter](#)

**Ghetto Radio** @GhettoRadio895 · Feb 23  
The Women's Economic Forum 2022 is underway till tomorrow

Theme: "Financing and Market Linkages for Women's Economic Empowerment (WEE) in a post COVID environment

Register now: [bit.ly/3BIAoPI](https://bit.ly/3BIAoPI)

#WomenAndEconomyKE #Goteana



**Gears for Change Initiative** on [Twitter](#)

**Gears for Change Initiative** @G4C\_Initiative · Feb 23  
Wonderful moderation from @ActionAid\_Kenya's @SamsonOkech on panel discussion themed 'Women's Political Participation and Economic Empowerment'. #WomenAndEconomyKE @crawntrustkenya @MzalendoWatch @CanHCKenya @ORPPKenya @carole\_gaita @susanhotieno



**CIO** on [Twitter](#)

**CIO Africa** @CIO\_Africa · Feb 24  
Funding is needed for women in the grassroots who are trying to start a business. However, every start-up requires a different amount of funding- Pollyne Owoko, National Women Steering Committee

#womenandeconomyke

Crawn Trust on [Twitter](#)

 **CRAWN TRUST** @crawntrustkenya · Feb 24 ...

Very proud to have The National Alliance Building for Women Economic Empowerment (NABWEE) by Prof. Margaret Hutchinson

[@CAREinKenya](#)  
[@TISAKenya](#)  
[@CIO\\_Africa](#)  
[@uonbi](#)

[#WomenAndEconomyKE](#)  
[#Resilience4Her](#)



The left photograph shows Prof. Margaret Hutchinson, a woman with short dark hair wearing a dark jacket, speaking at a podium. The right photograph shows a stage with a backdrop that reads 'WOMEN ECONOMIC FORUM 2022'. Several women are seated on the stage, and a woman in a red dress is standing. A 'Description' button is visible at the bottom left of the image area.

