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Project Title: Evaluating the contributions of the women's movement and self-mobilization to Women's Economic Empowerment in Kenya between 1963 and 2010

Western and Coast Fieldwork Reports

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1.0 Introduction

Globally, women's self-mobilization¹ has been linked to Women's Economic Empowerment² (WEE) and gender justice. Through self-mobilization, women are able to push for protective policies that enhance their equitable access to opportunities and resources for their collective and individual advancement. There is sufficient evidence to suggest that women's self-mobilization is a strong feminist agency for women's economic empowerment through which they fight against sexual harassment at the work place; push for valuing of unpaid work and advocate for women focused budgetary allocation (Htun and Weldon, 2018; Weldon, 2011). Research in Ethiopia, Mali and Tanzania realized that there were significant economic gains for female agricultural sector workers who had joined self-help groups, (ODI, 2016). The benefits cited include higher qualities and quantities of farm output and greater access to credit and market access. There is also evidence that where women have joined collective action groups, this increased their legitimacy and visibility and paved way for them to access training and financing. More importantly, such groups became a safety net through which they shared and reported gender-based violence, (ODI, 2016; O'Neil, 2016). Through interventions targeted at collective action groups, projects have also been able to point out how constraints arising out of unpaid reproductive labour negatively affect women's economic empowerment. For example, ActionAid (2017) in Rwanda initiated a project

¹ Women's self-mobilization as used in this document refers to the process of women organizing in groups or collectively towards common goals. Women's self-mobilization has to a large extent been driven by the need for women to counter their subordination and exclusion and has aimed at increasing women's individual and collective agency to improve access to resources (land, Labor and capital) and opportunities for self-realization including education and leadership.

² Women's Economic Empowerment: A woman is economically empowered when she has both the ability to succeed and advance economically and the power to make and act on economic decisions. To succeed and advance economically, women need the skills and resources to compete in markets, as well as fair and equal access to economic institutions. To have the power and agency to benefit from economic activities, women need to have the ability to make and act on decisions and control resources and profits.

that successfully demonstrated how ignoring unpaid care work constrains women's economic empowerment in rural Africa.

In Kenya, the formation of Maendeleo Ya Wanawake Organization (MYWO) in the 1952 laid the foundation and set the tone and the pace for women self-mobilization. Its primary goal was to mobilize women into small regional groups and promote their socio-economic and political well-being. It also managed and coordinated the activities and training of all clubs formed all over the country.

The efforts of MYWO in advocating for women's mobilization proved instrumental in the building of community centres, schools and clinics throughout the country. It is through these groups that female political leaders emerged as well. As more groups were formed, the status of women began to change as women were able to access training and skills that translated to community development (Chitere, 1988).

Important to note is the fact that a strong women's movement comprised of women's organizations and activists played a critical role in influencing the Constitution making process, prior to 2010 (Kabira, 2012). They adopted diverse strategies including lobbying and advocacy for the gender equality and recognition of women's rights (Kabira et al.,2018; Kabira and Mbote, 2017). Some of the organizations involved were Women Political Caucus, Women Political Alliance, Maendeleo ya Wanawake, National Council for Women of Kenya, FIDA-Kenya and the Collaborative Centre for Gender and Development (Kabira et al. 2018); to mention only a few.

Women's self-mobilization efforts saw the enactment of a constitution that advances women's participation in the political, social and economic life of Kenya and establishes important gains with regard to women's rights and gender equality³. Some of the constitutional gains made include increased women's social-economic empowerment as enshrined in Chapter 4 on the Bill of Rights and the demand for affirmative action of not more than 2/3 same gender representation in elective and appointments positions (Articles 27(8), 81 (b), 97:1(b), 98:1(b, c, and d) and 177:1(b), Constitution of Kenya, 2010), among others. Although Kenyan women's self-mobilization for constitutional reforms and the strategies the women used have been extensively documented; Kenyan women's self-mobilization for economic empowerment remain little documented and is obscured by this lack of documentation. Further, it remains unclear whether strategies used by Kenya women's movement in influencing the constitution of Kenya 2010 can be replicated and upscaled for women's economic empowerment.

The gaps in Women Economic Empowerment, therefore, necessitated the need for this study.

Research Objectives

- i. To map a historical perspective on the contribution made by grassroots women's groups and associations to WEE, between 1963 and 1975.
- i. To establish the contribution of grassroots women's groups and associations to WEE between 1960 - 1976, and 1976 – 1997 when the affirmative action fund started.
- ii. To establish the extent to which the national women's movement influenced national policies on WEE between 1990 and the present and lessons learned, including those around women's care work

Research Questions

Overall: To what extent has self-mobilization by women's movement in Kenya resulted in Women's Economic Empowerment?

Specifically;

- i. What was the contribution of grassroots women's groups and associations to WEE between 1960 - 1976, and 1976 – 1997 when the affirmative action fund started.
- ii. What was the role of the government towards WEE between 1960 -1976, and 1976 - and the 1997, when affirmative action fund started?
- iii. What influence has the national women's movement had on national policies that had an impact on WEE, between 1990 and the present?
- iv. What strategies have post –independence women's movement used for self - mobilization for WEE?
- v. What are the lessons learnt?

The team carried out research work in six counties namely Kisumu, Busia, Kakamega, Kwale, Kilifi and Mombasa. The total number of interviews done were 61. In Kisumu the team carried out a total of 6 interviews, 5 KIIs and 1 FGD. In Busia, total interviews conducted were 12, 3 Oral interviews, 8 KII and 1 FGD. In Kakamega a total of 10 interviews were conducted, 6 KII, 1 Oral Testimony and 1 FGD. In Kilifi the team conducted a total of 12 interviews; 3 Oral Testimonies,

8 KIIs and 1 FGD. In Kwale, a total of 9 interviews were conducted, 5 KII, 1 Oral Testimony and 1 FGD. In Mombasa, a total of 12 interviews were done, 3 Oral Testimonies, 8KII and 1 FGD. All the respondents were women. Most of the interviews were done in Swahili and a few in English. The team conducting the interviews comprised of 1 Lead Researcher and 3 Research Assistants.

2.0 Kisumu County

2.1 Preliminary Findings

1. Reasons for forming the groups

- i.** Initially, groups were formed to teach women about home care and how to take care of their husbands and households.
- ii.** It was a family tradition where girls joined their mother's groups
- iii.** Women wanted an avenue to discuss issues affecting them such as domestic violence or conflicts within the household
- iv.** Women came together to try improve their livelihoods and increase their source of income
- v.** It was a place where the women's voices were heard and mattered despite the level of education or financial class
- vi.** Women wanted an avenue to borrow from each other by pulling their resources together since the traditional money lending avenues were not favourable to women
- vii.** Women wanted to share or pass on information and skills to each other

2. Group activities

The groups are involved in the following activities:

- i.** Farming
- ii.** Poultry and bee keeping
- iii.** Table banking
- iv.** Merry go rounds
- v.** Knitting and bead making
- vi.** Giving loans at a lower rate to its members
- vii.** Buying household items for each other.
- viii.** Buying plots and building them

- ix. Helping each other build
- x. Helping each other during functions such as funerals (Welfare)

1. Constitution of the groups

The groups are governed by rules and regulations to ensure the unity and sustainability of the group. Members that do not adhere to these rules and regulations are either fined or removed from the group whether or not the group is registered or not. In instances where the group is registered such as Maendeleo ya Wanawake, there is a laid-out criteria for those that would like to get into leadership positions within the organization.

3. Qualities they look for in a leader

- i. How she relates with other women
- ii. Confidence
- iii. Her networks and ability to network
- iv. Having a stable family
- v. Inclusivity of members
- vi. Is a good public speaker
- vii. Can negotiate or lead discussions around women's issues
- viii. Financial capacity
- ix. Has a good personality
- x. Availability of the leader (kujitolea)
- xi. Passionate about empowering women "teaching them how to fish"

4. Support from the government/community

Most groups mentioned they did not receive any support from the government or the community.

5. Glue keeping the groups together

- i. The groups have a common agenda which is empowering each other
- ii. The groups are a source of wisdom and support for the women

- iii. Welfare is an important aspect in that women come together to support each other especially during funerals and weddings
- iv. Women are able to borrow from each other and therefore are able to meet their household needs
- v. It is an avenue to have savings
- vi. Activities within the group ensure that they are united
- vii. The women love each other
- viii. For some groups, membership is generational therefore there is a sense of belonging
- ix. Desire to empower and support each other since it is voluntary
- x. Since it is focuses on the household and the community, it is easier to stay united

6. Challenges/obstacles in the women groups

- i. Child care and the burden to provide for the household.
- ii. Lack of government goodwill
- iii. External influences from some spouses
- iv. Political interference
- v. With the Covid 19 pandemic, women were unable to meet, their businesses and livelihoods were affected which in turn affected the contributions from the women and this resulted in some groups dying.
- vi. As a result of the pandemic, women have been unable to repay their debt whereas some are surviving through mobile loans and shylocks
- vii. The money they contribute in the groups is little therefore they are unable to breakthrough to diversify their investments
- viii. Financial Constraints
- ix. Different priorities within the group with regards to how to invest
- x. Women leaders have no support when it comes to mobilizing women, sometimes they use their own money.
- xi. Women are asked by their husbands to take money from the groups and they don't pay back.

7. Factors derailing the group

- i. Political interference
- ii. Discrimination of members when accessing loans
- iii. Members relocating to other towns
- iv. The class divide (educated vs not highly educated)
- v. Favouritism of some members

8. External factors threatening the group

- i. Political interference
- ii. Groups within the groups
- iii. Lack of a unified strategy on where the group is headed

9. What worked well?

- i. There is trust among the members.
- ii. There is ease of borrowing money for household needs.
- iii. They have a common goal.
- iv. Unity and support within the group.
- v. The group has rules and regulations which keeps the members in check.
- vi. The groups have structures that keep the group together.

10. What did not work well?

- i. Women don't have a steady income hence default on the loans.
- ii. Women were not prepared for the pandemic so they depleted all their savings.

11. Lessons learnt

- i. Mentorship is important to keep the groups alive.
- ii. Women learn a lot from each other in the groups since the members are of different ages.
- iii. There is strength in women uniting.
- iv. As a result of working with Equity bank, they have formed vital partnerships.
- v. Women need to come together form and register their groups.

- vi. Women are very resilient.
- vii. Women should engage in more capacity building activities
- viii. Saving is very important
- ix. Women should have more than one tap flowing with water: meaning multiple sources of income.
- x. Younger women should be attached to an older woman like an internship program so that the younger woman can learn from them.

12. Recommendations to the government

That the government should help women especially financially and also train them to better their skills. They also urged younger women to join groups to learn and grow.

The government should put aside funds for sanitary needs for girls and sensitization on sexual education and harmful cultural practices.

3.0 Busia County

3.1 Preliminary Findings

The respondents in Busia County were members of the Busia Women Cross Border Traders Association (BWCBTA), which has been instrumental in spearheading and promoting women's participation in cross-border trade in Busia. A total of 12 interviews were conducted in the county , 1 FGD, 3 Oral Testimonies and 8 KIIs.

Some of the key findings in the county include:

Reasons for forming the groups

- 1) They belonged to Cross Border Traders Association (BWCBTA).
- 2) The Association has been instrumental in educating its members on how to run a business, particularly cross-border trade.
- 3) It has also trained them in border procedures. Initially, the women did not understand hence found themselves paying money so as to cross over to Uganda to do business.

What motivated the women to join the groups?

- 1) What motivated the women to join the association is the fact that when the women traded individually, they were not given much consideration as female traders; however, by banding together as the BWCBTA, their voices are heard and their opinions and concerns are taken into account.
- 2) Better bargaining power when they worked as a group

Group Activities

- 1) Merry Go round
- 2) Table Banking
- 3) Farming
- 4) Trading
- 5) Buying each other household items.

Support from the government

- 1) Many respondents felt that the government has not supported enough.
- 2) The traders and the farmers are having challenges with brokers.

Support from the Association/Groups /Family

- 1) The BWCBTA has provided significant financial assistance to its members in order for them to run their businesses. The association lends/ gives loans three times the amount of a member's savings.
- 2) The members have also accessed funds through table banking and merry-go-rounds within the Association.
- 3) Through collaboration with other agencies, the BWCBTA has provided many trainings to its members, as a result of which the members have gained knowledge on investing and saving in banks and within the association, running and managing businesses, and women's economic empowerment. The members have also gained knowledge of their rights, both human and trading rights, which has enabled them to be more courageous in trading.
- 4) Within the association, they have a Sauti Platform where they report any cases of harassment and gender-based violence experienced while trading at the Kenya-Uganda border.

- 5) The BWCBTAs have also had a significant impact on the businesses of its members. It has aided them in purchasing products across the border at subsidized prices as a group. Furthermore, the members have become well-versed in online trading, which has been extremely beneficial, particularly during the Covid19 pandemic.
- 6) Membership in the BWCBTAs has empowered women and dispelled the myth that women have no voice. It has allowed them to comfortably provide for their families without being completely reliant on their spouses.
- 7) Many women get support from their families. One young lady was happy that she is able to support her husband pay school fees. She said that the husband is quite supportive of her grain business.

Factors that keep the women together

- 1) They encourage because the challenges are common
- 2) The welfare aspect
- 3) They borrow loans at a good interest rate

The challenges/Obstacles that face the women

- 1) Majority of the women traders in Busia are unable to afford domestic workers to assist with child care, the BWCBTAs, in collaboration with the Collaborative Centre For Gender and Development (CCGD), has established a day care to assist women in caring for their children during the day while continuing to run their businesses.
- 2)The women have also encountered difficulties on their path to economic empowerment. The brokers have affected the businesses
- 3)They have lost money due to conmen and the purchase of counterfeit products/goods.
- 4) Change of weather affects the businesses that deal with grains and potatoes- during rainy and harvest seasons.
- 5) Some of their customers who owe them money died during the covid19 period
- 6). Lack of support from their husbands
- 7). Covid 19 pandemic affected their businesses

What derailed the group

- 1) Failure to pay loans on time
- 2) Mistrust
- 3) During Covid 19, many businesses were affected.

What has Worked Well

- 1) Working together as a team
- 2) Being able to solve their differences
- 3) Support in the group
- 4) The welfare is good.

Lessons Learnt

- 1). The women have learnt the importance of working hard to provide for their Families
- 2) Being resilient
- 3) Start small
- 4) Be persistent.

4.0 Kakamega County

In Kakamega county, a total of 10 interviews were done, 6 KII, 3 Oral Testimonies and 1 FGD .

4.1 Preliminary findings

Reasons for forming the groups.

- 1) Most women belonged to Maendeleo ya Wanawake (MWYO).
- 2) They belonged to other groups as well
- 3) The groups would undertake activities such as poultry keeping, building homes, merry-go-rounds, goat milk projects among others which empowered them economically.
- 4) For empowerment economically and socially

What motivated them to join the groups

- 1) They had the same concerns
- 2) For welfare purposes
- 3) Merry go rounds helped them buy household goods
- 4) Access to loans through table banking

Personal challenges/obstacles

- 1) lack of capital to venture into various economic activities
- 2) Negative perceptions from members of the community especially the men,
- 3) Intimidation by other members of the society especially when engaging in activities that require them to be away from the home.
- 4) Lack of support from their husbands
- 5) Lack of cooperation and commitment from some members in the group

Support from Government /other agencies/community and family/chamas

- 1) They have received loans from Uwezo Fund and Women Enterprise Fund
- 2) They felt that the support is not adequate
- 3) From the family and community- The community supports them, they are customers in the businesses they run such as buying mitumba clothes from them, grains, vegetables among others.
- 4) The members of the community give them information on various happenings such as Gender Based Violence (GBV). The women leaders take it up.
- 5) They need permission from their husbands especially when travelling, for example the women leaders.
- 6) They receive support from the chamas- Access loans at good interest rate, table banking, merry go rounds, welfare groups.

Factors that keep the women together

- 1) Good leadership has held the groups together.
- 2) Launching of various projects in the women groups have also glued the women together as they have to stick to the groups to wait for returns.

- 3) Various group activities such as the merry-go-rounds and table banking have kept women interested in their groups. In some of the groups, sharing of knowledge has kept members together as women constantly interested.
- 4) The spirit of friendship and sisterhood has also kept them together.

Derailment of the groups

- 1). Divisions within groups in the midst of projects has been a cause for derailment of projects or even sometimes the collapse of groups
- 2) Incitement within the groups has been another cause of derailment.
- 3) Lack of commitment by members to projects has derailed projects already started by members or sometimes led to the collapse of groups all together.
- 4) Lack of funds to complete the

What Worked Well

- 1) Accountability and transparency in the leadership of various groups
- 2) A sense of responsibility among members
- 3) Trust and emphasizing the importance of togetherness.

What has not worked well

- 1) Mistrust, complaining and members pulling in different directions have not worked well for some women groups.

Challenges

- 1) Lack of funds to invest in various projects both at personal and group levels
- 2) Defaulting in loan repayment
- 3) Lack of direct support from government and other agencies
- 4) Lack of support from the community and family members
- 5) Misappropriation of funds.

Lessons Learnt

- 1). Women must uplift each other in both economic and non-economic issues.
- 2). That women should overcome barriers by working together.

3). The women also learned that they need to hold the ‘real’ power by venturing into political leadership so that they are directly involved in policy making. This would also allow them access to various financial channels in order to uplift their economic activities.

4)The importance of information therefore urges other women to attend seminars and workshops on teachings about women empowerment.

5). Good leadership is key to the success of women groups and therefore women should be careful about their choice of leaders



Focus Group Discussion in Kakamega County

5.0 Kilifi County

Research was carried out in three counties namely, Kilifi, Kwale and Mombasa,

In Kilifi the team conducted a total of 12 interviews; 3 Oral Testimonies, 8 KIIs and 1 FGD. All the respondents were women. Most of the interviews were done in Swahili and a few in English. The team conducting the interviews was comprised of 1 Lead Researcher, 3 Research Assistants.

5.1 Preliminary Findings in Kilifi County

1. Reasons for forming the groups

- i. The need to help each other and empower each other with skills and information sharing.
- ii. They wanted to contribute to economic well-being of the family e.g., paying fees, buying food.
- iii. To end gender-based violence due to over reliance on the husband as the provider
- iv. To develop the church and community as a whole
- v. It is an opportunity to network
- vi. They have a common agenda
- vii. They are able to borrow money from each other at a low interest cost
- viii. The women are already friends so they use the group as social capital
- ix. It provides a safe space for women to share their problems and come up with solutions
- x. They are able to come together in terms of welfare matters
- xi. They wanted to own property so they would save and buy each other household goods and in some instances property that could be rented out during functions such as tents, chairs and utensils

2. Group Activities;

- i. Table banking
- ii. Buying kitchen ware and seats for each other
- iii. Welfare (Visiting members in needy times e.g., when they are sick, bereaved etc.)
- iv. Giving loans to members at low interest rates.
- v. Merry go round

- vi. Counselling and sharing

2. Constitution of the groups

The groups are governed by rules and regulations to ensure the unity and sustainability of the group. Members that do not adhere to these rules and regulations are either fined or removed from the group whether or not the group is registered or not. In instances where the group is registered such as Maendeleo ya Wanawake, there is a laid out criteria for those that would like to get into leadership positions within the organization.

4. Qualities they look for in a leader

- i. Empowered
- ii. Trustworthy
- iii. Educated
- iv. Puts in the effort
- v. Willing to represent others
- vi. Treats everyone equally
- vii. Aggressive
- viii. Risk taker
- ix. Technical knowhow
- x. Not tribal
- xi. God fearing
- xii. Innovative and creative
- xiii. Decisive

5. Government support /Support from other organizations

- i. Through the department of social services, groups can approach officers there for dispute resolution
- ii. Some of the leaders such as the women representative has really supported women in the area.
- iii. The gender office has been instrumental when dealing with women's issues.

6. Obstacles/Challenges

- i. Lack of resources therefore women are not able to shift levels
- ii. Lack of political goodwill
- iii. Lack of progressive goals or priorities
- iv. Women don't go for opportunities that would enable them be decision makers.
- v. Illiteracy and Ignorance from the women.
- vi. Women need to believe more in themselves
- vii. Cultural practices and religious beliefs are holding women back
- viii. They do not own property hence lack collateral when applying for loans.
- ix. Gender based violence, early and teenage marriages are a big issue
- x. Lack of Community goodwill to address issues affecting women and girls

7. Factors that Glue/ hold the members together

- i. Unity to support each other
- ii. Having a common goal.
- iii. The group members draw strength from each other.
- iv. Women want to improve their living standards
- v. Women have a safe space and confidence to speak out
- vi. They empower each other in one way or another

8. External factors threatening the group

- i. Lack of understanding of the women's agenda
- ii. Political interference
- iii. Interference by the community and family to quash gender based violence and defilement cases.
- iv. Mistrust of the women's agenda
- v. Misplaced priorities in terms of investment options.

9. What worked well

- i. Capacity building
- ii. Information sharing through trainings and seminars.
- iii. Psychosocial support
- iv. Educating each other and sharing skills.
- v. Desire to see change motivates the women.

10. What did not work well?

- i. Political interference
- ii. Interference by the community and family to quash gender based violence and defilement cases.
- iii. Poverty levels
- iv. Illiteracy
- v. Cultural practices that threaten the growth of the groups

11. Achievements of the groups

- i. Women are now engaging in income generating activities
- ii. Young girls who drop out of school due to pregnancies are now given a second chance
- iii. More women are engaging in politics due to capacity building and networking
- iv. Five out of 10 ministers in the county are women and this was achieved through advocacy by women
- v. Women now have a safe space and a voice
- vi. Women now own property
- vii. Women are more enlightened.
- viii. Women have been able to advise young girls to join groups and also educate them on etiquette.
- ix. Women are able to access justice through these groups
- x. They have been empowered through trainings and seminars.

6.0 Kwale County

In Kwale County the research team conducted 9 interviews, 5 KII, 3 Oral Testimonies and 1 FGD. The team used mainly Kiswahili and English once in a while in the interviews.

6.1 Preliminary Findings;

Reasons for forming the groups

1). Most of the women in Kwale are in Maendeleo ya Wanawake as well as other groups that they have formed.

- 2). The research found out that the women are faced low illiteracy levels, lack of education for girls, early marriages and patriarchy
- 3). They came together to address some of these issues
- 4). They had similar concerns
- 5) To be empowered economically

What motivated them

- 1) To have a common voice in dealing with the concerns
- 2) Engaged in Merry go rounds
- 3) Table banking that helped them have access to loans
- 4) Welfare and a sense of belonging

Group Activities

- 1). Farming activities
- 2). Poultry keeping
- 3). Fish mongering
- 4). Food business

Personal Obstacles/Group challenges

- 1). Lack of capital to venture into businesses
- 2). Negative cultural perceptions from members of the community especially the men have hindered women from engaging in activities as they fear being labeled as rebellious.
- 3) At times, the women are threatened by the men which makes them fear to stand out
- 4). Lack of support from their husbands
- 5). Absence in political leadership has also hindered their success as they are not represented in policy making or allocation of funds
- 6). Tribalism has also hindered their activities as women who are not originally from Kwale are discriminated against.
- 7.) Selective allocation of funds to groups

Support from Government/ Agencies/community/ family/Chamas

- 1) Trainings on various economic activities such as farming and food processing have been done by the government and other agencies

- 2) Loans have been given to the women groups to boost their economic activities. through the National Government Affirmative Action Fund, Uwezo Fund, the Youth Enterprise Fund and Women Enterprise Fund
- 3) Other financial institutions such as Yehu Microfinance loans women money to boost their businesses
- 4) From groups- access to loans through table banking
- 5) Politicians help facilitate their meetings
- 6) The community has been supportive though some are still hesitant about the concept of women empowerment.
- 7) Most members of their communities promote businesses run by the women by buying from them.
- 8) The chiefs recognize their efforts which has encouraged them and work closely with the women leaders.
- 9) Most women also receive moral and financial support from their families.

Factors that glued/hold women together

- 1). Good leadership
- 2). Collective participation in various projects in the women groups.
- 3) Merry-go-rounds and table banking have kept women interested in their groups.
- 4) Fighting social injustices such as gender-based violence has also helped them unite further.

Factors that have derailed the groups.

- 1). Conflict of interest
- 2). Selfishness
- 3). Mistrust
- 4). Mismanagement of projects
- 5). Tribalism/Discrimination

What Worked Well

- 1). Unity of purpose
- 2). Accountability and transparency in the leadership of various groups
- 3) Trust
- 4). Government permission to run their activities

What has not worked well

- 1). Lack of commitment
- 2). Mistrust and gossip
- 3). Lack of consensus in their views

Challenges

- 1) Low literacy levels among the women
- 2) High poverty levels
- 3) Lack of funds to invest in various projects
- 4) Defaulting in loan repayment
- 5) Lack of cooperation
- 6) Political interference
- 7) At times lack of support from the community and family members.

Lessons Learnt

- 1). Being Resilient
- 2). Flexibility to embrace others' views
- 3). Unity among the women key to success.

7.0 Mombasa County

The respondents in Mombasa County were members of the Maendeleo ya Wanawake Organization (MYWO), which has had a significant impact on women's economic empowerment in the county. The respondents were also members of various chamas. A total of 12 interviews were conducted in the county i.e 1 FGD, 3 Oral Testimonies and 8 KIIs.

7.1 Preliminary findings

Reasons for forming the groups

- 1). Women in Mombasa were encouraged to join chamas and the MYWO in order to achieve economic empowerment in a variety of sectors

- 2). They had similar concerns
- 3). Easier and safer to obtain loans
- 4). To help them raise school fees
- 5) To stop overdependence on their husbands

What motivated them to join groups

- 1). To access loans through table banking
- 2) Merry go rounds – buying household goods, foodstuffs and others.
- 3). A sense of belonging
- 4) Buy Lessos for one another

Personal Obstacles/Challenges

- 1) Mistrust due to past experiences where members failed to honour their pledges
- 2) High interest loans
- 3) Lack of basic skills/ knowledge due to illiteracy
- 4) Lack of exposure
- 5) The culture/fear of men allowing women to be independent

Support from the government /Agencies/Family/Community/Chamas

- 1). The government train them on financial management
- 2). Training from Maendeleo ya Wanawake
- 3). They access loans from other institutions – Dada account
- 4). Support from the family – open with the spouses
- 5) Access loans from the groups- Table Banking
- 6) Merry Go rounds
- 7) They formed Saccos – Amina Sacco and they access loans at a good interest rate.

Factors that Glued Women together

- 1). Discipline and determination among the members
- 2). Commitment
- 3). Good leadership
- 4). The women encourage each other
- 5) Acquisition of assets such as water tanks, tents, chairs, kitchen ware
- 6) A strong sense of welfare
- 7) The trainings have helped them be more knowledgeable on gender-based violence
- 8) Advocacy against defilement and early marriages.

What worked well

- 1) Working together as a team
- 2) A strong sense of welfare
- 3) Access to loans to strengthen their businesses

What has not worked well

- 1) Lack of trust
- 2) Lack of transparency in some groups
- 3) Lack of transparency

Challenges

- 1). Marital problems
- 2) Some men use money for the chama hence loan defaulting
- 3) Women are forced to operate in secrecy
- 4) Conflicts in the group but they have been taught about Conflict resolution

Lessons Learnt

- 1) Through training, women are always learning something new
- 2) Their self-esteem and confidence enhanced

- 3) There are many opportunities for women
- 4) Women can appreciate themselves
- 5) Women can encourage one another in this journey of economic empowerment.

8.0 Challenges and Lessons Learnt

Some of the challenges include:

- 1) The scarcity of recorders. There was only one recorder to be used by the research team for the field work.
- 2) Language barrier. Some respondents struggled to communicate in both English and Swahili.
- 3) Mobilization. In some counties, mobilizers were forced to withdraw due to unavoidable circumstances, leaving the research team with the duty of mobilizing.
- 4) The car got a puncture in the middle of nowhere so this delayed the team
- 5) Some respondents in Kisumu had their own meeting therefore by the time they were ready to be interviewed they were very tired and, in a hurry, to leave.
- 6) In some counties some of the respondents did not show up and replacements were hard to find.
- 7). Time was also limited as the number of women to be interviewed was relatively high. In addition to this, some women did not keep the agreed time leading to delays in the programme.
- 8). In some places, finding a serene venue to conduct the interviews was a challenge.
- 9). Interference especially on the quality of audios captured by the recorder especially in Mombasa.

10). In some places, the women expected a lot more than what they were given as their transport and lunch allowance.

Some of the lessons learnt include:

1)The women have achieved a lot as a group and urge young women to join groups to empower themselves economically. The groups have helped the women own property and get money for household expenses such as paying school fees for their children.

2)Women learn a lot through the groups, they are trained on financial management, how to save, general health, etiquette and other useful skills. This has boosted the self esteem and confidence.

3)Women should form and join groups to uplift each other economically.

4)Government should appreciate women’s strength and include them in decision making, in developing the budget and disbursement of funds.

5)A woman has the capacity to hold senior leadership positions.

6)Women are resilient and are capable of achieving what they set their minds on.

7)Through their economic empowerment, women have spearheaded various initiatives in society which has not only impacted on them but also on other members of society.

8) Women agency is succeeding and working well for the women. This is a situation where women have taken matters into their own hands and are working for themselves to lift their own status. Through women’s organizations, the women have come together to push their agenda especially economic empowerment, which then leads to other forms of empowerment.

Despite numerous challenges in their personal lives, groups, organizations, and chammas, women have maintained their focus on their WEE goal and persevered in the face of adversity.

8.1. Conclusion and Recommendations.

The field research was a success. The research team was able to determine the impact of women's movement and self-mobilization (women's organizations and chammas) on economic empowerment of women. The research team also discovered how chammas and women's organizations and associations have played a critical role in advancing WEE in the counties visited. In the field, it is important to keep an open mind and to know that everyone’s view is important. Flexibility and

time-keeping is important in carrying out field work. Cooperation among team members is the key to success in carrying out field work as a team. There was a good team work spirit and we carried out the research with so much ease.

Women are resilient, if they are when they are empowered economically, they will in turn empower the community. However, they need to believe in themselves and go for what they want. When women come together great things happen and therefore women should form groups and continue to support and sharpen each other. The government should also be at the forefront in finding ways of how to empower the women. It is interesting to hear from the women because their voices are powerful. During the interviews they kept emphasizing the need for women to believe in themselves.

8.2 Recommendations

1. Providing more recorders to the research team. This will allow them to conduct fieldwork more efficiently.
2. It is important to be clear to the mobilizers on the category of people to be interviewed and to get in touch with them in good time.
3. Money for fieldwork should be availed early enough to avoid inconveniences.

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FIELDWORK REPORT

University of Nairobi Women's Economic Empowerment Hub

**Evaluating the contributions of the women's movement and self-mobilization to
Women's Economic Empowerment in Kenya between 1963 and 2010**

Rift Valley Region Report

Prepared by

Dr. Joseph Muleka

Ruth Wamuyu

Samuel Njuga

1. Introduction

1.1 Background and Context to the Study

Globally, women's self-mobilization⁴ has been linked to Women's Economic Empowerment⁵ (WEE) and gender justice. Through self-mobilization, women are able to push for protective policies that enhance their equitable access to opportunities and resources for their collective and individual advancement. There is sufficient evidence to suggest that women's self-mobilization is a strong feminist agency for women's economic empowerment through which they fight against sexual harassment at the work place; push for valuing of unpaid work and advocate for women focused budgetary allocation (Htun and Weldon, 2018; Weldon, 2011). There is also evidence that where women have joined collective action groups, this increased their legitimacy and visibility and paved way for them to access training and financing. Through interventions targeted at collective action groups, projects have also been able to point out how constraints arising out of unpaid reproductive labour negatively affect women's economic empowerment.

In Kenya, evidence dating back to the 1930s illustrates the growth and development of women's groups as part and parcel of community development in the pre and post-independence periods. The 1970s is marked with take-off of women's self-mobilizing at a national scale. During this period, the number of women's groups increased exponentially, and by the mid-1980s, there were approximately 15,000 to 20,000 women's self-help groups in the country (Koech, 2014).

⁴ Women's self-mobilization as used in this document refers to the process of women organizing in groups or collectively towards common goals. Women's self-mobilization has to a large extent been driven by the need for women to counter their subordination and exclusion and has aimed at increasing women's individual and collective agency to improve access to resources (land, Labor and capital) and opportunities for self-realization including education and leadership.

⁵ Women's Economic Empowerment: A woman is economically empowered when she has both the ability to succeed and advance economically and the power to make and act on economic decisions. To succeed and advance economically, women need the skills and resources to compete in markets, as well as fair and equal access to economic institutions. To have the power and agency to benefit from economic activities, women need to have the ability to make and act on decisions and control resources and profits.

The first booster for women empowerment and women's organization came with the formation of the *Maendeleo Ya Wanawake Organization* in 1952. As one of the first structured women's groups in Kenya, its primary goal was to mobilize women into small regional groups and promote their socio-economic and political well-being. It also managed and coordinated the activities and training of all clubs formed all over the country.

The second growth booster was the creation of the Women's Bureau in 1975 after the International Women's Year Conference held in Mexico. Terry Kantai formed the Bureau under the Department of Social Services to respond to the needs of organizations dealing with women's issues (Riria Ouko, 1985). While its primary mandate was to coordinate and manage self-help groups, its objectives extended beyond that. They included matters relating to advancing women's leadership, legal rights, employment, training, supporting income-generating activities, and encouraging the formation of more structured women's groups to obtain financial support from both governmental and non-governmental sources (Chitere, 1988). Following the efforts of the women's Bureau and other women's groups' activities targeting women shifted from focusing solely on home improvement and social welfare to incorporating income generation activities. The goal was for women to improve their economic status and that of their families through the income they earned (Wambua, 2013).

The mid 1980s up to the 2000s witnessed the Women's Bureau's conversion into a department and subsequently into a Ministry, leading to a stronger mandate and influence on issues relating to women's empowerment. This period equally saw a rapid expansion of women's self-mobilization at national scale, characterized by the emergence of numerous women-focused NGOs at national level and women focused CBOs at district levels. The formalization of women's organisations into CBOs and NGOs strengthened Kenyan women's self-organizing to influence national, regional and international agendas; notably, national development priorities and plans, the inclusion and participation of women in regional bodies such as the East Africa Community, the Nairobi Forward Looking Strategies, the Beijing Platform for Action, The Protocol to the African Charter on Human and Peoples' Rights on the Rights of Women in Africa (Maputo Protocol), among others.

Women's self-mobilization efforts saw the enactment of a constitution that advances women's participation in the political, social and economic life of Kenya and establishes important gains with regard to women's rights and gender equality⁶. Some of the constitutional gains made include increased women's social-economic empowerment as enshrined in Chapter 4 on the Bill of Rights and the demand for affirmative action of not more than 2/3 same gender representation in elective and appointments positions (Articles 27(8), 81 (b), 97:1(b), 98:1(b, c, and d) and 177:1(b), Constitution of Kenya, 2010), among others. Although Kenyan women's self-mobilization for

constitutional reforms and the strategies the women used have been extensively documented; Kenyan women's self-mobilization for economic empowerment remain little documented and is obscured by this lack of documentation. Further, it remains unclear whether strategies used by Kenya women's movement in influencing the constitution of Kenya 2010 can be replicated and upscaled for women's economic empowerment.

The question is:

- To what extent has women's self-mobilization resulted in Women Economic Empowerment?
- How can the strategies used by women's movement to realize the gains in the Kenya Constitution 2010, and lessons from women's Self –mobilization be up- scaled for WEE?

The study therefore sought to evaluate the contributions of the women's movement and self-mobilization to Women's Economic Empowerment in Kenya between 1963 and 2010. Specifically, the study set out to:

- ii. Map a historical perspective on the contribution made by grassroots women's groups and associations to WEE, between 1963 and 1975.
- iii. Examine the contribution of grassroots women's groups and associations to WEE between 1960 - 1976, and 1976 – 1997 when the affirmative action fund started.
- iv. Establish the extent to which the national women's movement influenced national policies on WEE between 1990 and the present and lessons learned, including those. around women's care work
- v. Establish what strategies work in women's self-mobilization for WEE that can be scaled up to similar contexts and inform policy dialogue

1.2 Methodology

To answer the study question, data was collected qualitatively through Narratology, key informant interviews, and focus group discussions. To further distill information on women's self-mobilization, the intrinsic, instrumental and collective agency of women was studied. A total of Fifteen (15) key informants, Eight (7) oral narratives and Five (5) focus group discussions were interviewed in Kajiado, Nakuru and Baringo Counties.

1.3 Study Team

Data collection in the Rift Valley region was led by Dr Joseph Muleka, a senior lecturer at the Department of Literature, University of Nairobi, and assisted by Co-researcher Ruth Wamuyu, PhD student at the Department of Sociology, Social Work and African Women Studies, and research assistant Samuel Njuga, an MA student Department of Finance and Accounting, University of Nairobi.

1.4 Highlights of the Interviewees/Respondents

Respondents to this study were selected from grassroot women groups/organizations predominantly working on WEE, women organizations leaders, and producer groups that existed

in post-independence period. Government officials, and NGOs workers also formed part of the respondents as key informants. Most women groups in the rift valley region engage in Ushanga, farming, poultry keeping, bee keeping, planting of trees, improved pastures production, organic crop production, intercropping and soil and water conservation, milk, table banking, merigo round, land, tents among others.



Jumari from Ushanga Kajiado County



Oloitoktok Nyakinyua women



Endorois women community based organization Baringo county



2. Key findings (preliminary findings)

Preliminary findings for this study are presented along thematic areas which include:

- Motivation/Concerns to join groups
- Obstacles at personal and collective level
- Support from the government, other agencies, community, social networks and family
- The glue that kept the women's groups/associations together
- Factors that derailed women from economic empowerment
- Factors that contributed to the achievements
- Factors that hindered progress
- Challenges in participating in women's self-mobilization for WEE
- Lessons learnt that can inform WEE initiatives by other women today
- Differences in the WEE approaches by women's associations in the post-independence era and those of today
- Collective handling of negative cultural practices that limit women's activities
- Handling of reproductive work and chores ensuring they were not a hindrance to women's quest for WEE
- Assets and property ownership by women
- Control over assets and finances
- Experiences in seeking financing
- Level of financing available to women
- Level of influence and decision making

2.1 Motivation/Concerns to join groups

It was evident that social needs drove most respondents to joining the women groups. Noting that women faced marginalization, poverty, little support from the government and their husbands, they formed groups to cater for their immediate needs such as housing, food and education for their children. Women also joined groups in order to empower themselves, increase their bargaining power and also have one voice as women. In addition, other women mentioned that they joined groups to have time to share and bond. Some women mentioned that they joined women groups to help husbands to pay many bills that were there in their families.

2.2 Obstacles at personal and collective level

Women faced obstacles mainly because they had to ask permission from husband and some of the husbands did not want their wives to join groups or thrive. Domestic work also hindered some women from joining groups as they spent most of their time doing house work and looking after

families. Some women mentioned that time was also a hindrance as they also had other job commitments like teaching.

2.3 Support from the government, other agencies, community, social networks and family

Most women noted that there was little or no help from the government as the government takes time to pick up ideas. Some women mentioned that their husbands could give them money to contribute and also table bank. Women also in social networks assisted each other to finish domestic duties so that they can get time to attend meetings e.g a woman in Baringo county mentioned she helped a member to plant a whole night so that she could be able to join a meeting the next day. Some groups for example Lembus kwen Saboitgaa women group (started in 1993) received 100,000/= from NGAAF both in 2017 and 2018 and 200,000/= from UWEZO.

2.4 The glue that kept the women's groups/associations together

Good leadership, love, commitment and respect for one another were the main things that glued the women associations together. Women also having a common goal to empower themselves was also key in keeping the associations together. Other groups mentioned their constitution as the main glue that kept them together as they followed what was stipulated in the constitution and not one's rules or wishes. In addition, the need for women also to own something of their own kept the women's groups/associations together. Meeting regularly also kept women closer to each other and enhanced their closeness and association.

2.5 Factors that led to achievement/ success

Trainings stood out in ensuring women had clues in areas they got involved themselves in to ensure success. There are other factors that led to the achievements of what women wanted including: joining cooperatives, having visions and planning through meetings, documentation and proper record keeping, saving, involving husbands by not keeping secrets, teamwork, good leadership, being faithful to each other, diversity in investments and honesty and equity in the groups were key in ensuring success.

2.6 Factors that hindered progress

Women encountered many challenges. One of the main challenge was illiteracy as many women could not even write minutes and hence many groups could not document their activities while other challenges included insecurity, lack of funds to pay loans, climate changes for those women who were in farming, some men could deny their wives permission to join groups, sharing of profits instead of investing, infighting leading to conflicts, lack of information on financial access

e.g. WEF, NGAAF, fear of some groups to take loans, death of members, lack of market, lack of government support and absenteeism. Middle men in women businesses also hindered their progress as they lowered their profits. Some women also mentioned that the political environment was also a hindrance to their progress as it sometimes affected their decisions.

2.7 Differences in WEE approaches by women's associations in the post-independence era and those of today

It was mentioned that women associations in the post-independence era were more hardworking, patient and they had love for one another while the young women of today don't want to get tired, they want free things and they also lack patience because they want easy fast things. In addition, the women of this day's lack trust, they don't pay their loans, they are more educated and they can access women funds such as UWEZO and NGAAF unlike the women in the post-independence era.

2.8 Handling of reproductive work and chores ensuring they were not a hindrance to women's quest for WEE

Most women mentioned that women know how to divide their time to ensure that house chores and reproductive work is not left behind and also balancing their need to economically empower themselves. It was also mentioned that the women also help each other to finish domestic chores to ensure that no member misses a meeting or a group activity.

2.9 factors that derailed women from economic empowerment

Most women mentioned that lack of funds to pay for shares or invest in women groups has derailed women economic empowerment and also some women could share out profit or loan money instead of reinvesting. In addition, other women could not honor their loans leading to losses or even closure of those groups.

2.10 Lessons learnt that can inform WEE initiatives by other women today

Most women mentioned that you can't succeed alone and being in a group increases their bargaining power. In addition, Women should mobilize themselves and follow their desires, identify economic activity that does well in their community, be patient with their investments, involve their husbands and have a vision and a motivation. Lastly women should always save as savings act as security for their loans and that women should not fear taking loans.

3. Challenges and Lessons learnt

3.1 challenges

- i. Some of the respondents were very old and could not speak English or Kiswahili.
- ii. Rain sometimes disrupting the interviews.

3.2 Lessons learnt

- i. There's is need for disbursement of information on financial access to the grassroots level
- ii. Need for capacity building before giving loans to the women groups
- iii. Need for more empowerment especially in social development
- iv. Need for tem work.
- v. Need for training of women groups regularly
- vi. It's important to have a tool to empower women and not just giving them money that does not have links e.g some women from Baringo county mentioned milk as an important empowerment tool.

4. Conclusions and recommendations

4.1 Conclusions

Women groups and self-mobilization has led women to speaking in one voice, increased their bargaining power and being economically empowered. Continuous training of women groups, Government support and disbursement of information to the grassroots level is important to ensure women economic empowerment to the next generations.

4.2 Recommendations

- i. Women groups need to be trained regularly
- ii. The government need to disburse information on financial access to women groups to the grassroots level
- iii. Timeliness in giving government support e.g WEF and NGAAF
- iv. Talk to women, there is much happening at the grassroots level that is not captured.

FIELDWORK REPORT

University of Nairobi Women's Economic Empowerment Hub

**Evaluating the contributions of the women's movement and self-mobilization to
Women's Economic Empowerment in Kenya between 1963 and 2010**

EASTERN REGION REPORT

Prepared by

Dr. Joseph Muleka

Ruth Wamuyu

Samuel Njuga

January 2022

1. Introduction

1.1 Background and Context to the Study

Globally, women's self-mobilization⁷ has been linked to Women's Economic Empowerment⁸ (WEE) and gender justice. Through self-mobilization, women are able to push for protective policies that enhance their equitable access to opportunities and resources for their collective and individual advancement. There is sufficient evidence to suggest that women's self-mobilization is a strong feminist agency for women's economic empowerment through which they fight against sexual harassment at the work place; push for valuing of unpaid work and advocate for women focused budgetary allocation (Htun and Weldon, 2018; Weldon, 2011). There is also evidence that where women have joined collective action groups, this increased their legitimacy and visibility and paved way for them to access training and financing. Through interventions targeted at collective action groups, projects have also been able to point out how constraints arising out of unpaid reproductive labour negatively affect women's economic empowerment.

In Kenya, evidence dating back to the 1930s illustrates the growth and development of women's groups as part and parcel of community development in the pre and post-independence periods. The 1970s is marked with take-off of women's self-mobilizing at a national scale. During this period, the number of women's groups increased exponentially, and by the mid-1980s, there were approximately 15,000 to 20,000 women's self-help groups in the country (Koech, 2014).

The first booster for women empowerment and women's organization came with the formation of the *Maendeleo Ya Wanawake Organization* in 1952. As one of the first structured women's groups in Kenya, its primary goal was to mobilize women into small regional groups and promote their socio-economic and political well-being. It also managed and coordinated the activities and training of all clubs formed all over the country.

The second growth booster was the creation of the Women's Bureau in 1975 after the International Women's Year Conference held in Mexico. Terry Kantai formed the Bureau under the Department of Social Services to respond to the needs of organizations dealing with women's issues (Riria Ouko, 1985). While its primary mandate was to coordinate and manage self-help groups, its objectives extended beyond that. They included matters relating to advancing women's leadership, legal rights, employment, training, supporting income-generating activities, and encouraging the formation of more structured women's groups to obtain financial support from both governmental and non-governmental sources (Chitere, 1988). Following the efforts of the women's Bureau and

⁷ Women's self-mobilization as used in this document refers to the process of women organizing in groups or collectively towards common goals. Women's self-mobilization has to a large extent been driven by the need for women to counter their subordination and exclusion and has aimed at increasing women's individual and collective agency to improve access to resources (land, Labor and capital) and opportunities for self-realization including education and leadership.

⁸ Women's Economic Empowerment: A woman is economically empowered when she has both the ability to succeed and advance economically and the power to make and act on economic decisions. To succeed and advance economically, women need the skills and resources to compete in markets, as well as fair and equal access to economic institutions. To have the power and agency to benefit from economic activities, women need to have the ability to make and act on decisions and control resources and profits.

other women's groups' activities targeting women shifted from focusing solely on home improvement and social welfare to incorporating income generation activities. The goal was for women to improve their economic status and that of their families through the income they earned (Wambua, 2013).

The mid 1980s up to the 2000s witnessed the Women's Bureau's conversion into a department and subsequently into a Ministry, leading to a stronger mandate and influence on issues relating to women's empowerment. This period equally saw a rapid expansion of women's self-mobilization at national scale, characterized by the emergence of numerous women-focused NGOs at national level and women focused CBOs at district levels. The formalization of women's organisations into CBOs and NGOs strengthened Kenyan women's self-organizing to influence national, regional and international agendas; notably, national development priorities and plans, the inclusion and participation of women in regional bodies such as the East Africa Community, the Nairobi Forward Looking Strategies, the Beijing Platform for Action, The Protocol to the African Charter on Human and Peoples' Rights on the Rights of Women in Africa (Maputo Protocol), among others.

Women's self-mobilization efforts saw the enactment of a constitution that advances women's participation in the political, social and economic life of Kenya and establishes important gains with regard to women's rights and gender equality⁹. Some of the constitutional gains made include increased women's social-economic empowerment as enshrined in Chapter 4 on the Bill of Rights and the demand for affirmative action of not more than 2/3 same gender representation in elective and appointments positions (Articles 27(8), 81 (b), 97:1(b), 98:1(b, c, and d) and 177:1(b), Constitution of Kenya, 2010), among others. Although Kenyan women's self-mobilization for constitutional reforms and the strategies the women used have been extensively documented; Kenyan women's self-mobilization for economic empowerment remain little documented and is obscured by this lack of documentation. Further, it remains unclear whether strategies used by Kenya women's movement in influencing the constitution of Kenya 2010 can be replicated and upscaled for women's economic empowerment.

The question is:

- To what extent has women's self-mobilization resulted in Women Economic Empowerment?
- How can the strategies used by women's movement to realize the gains in the Kenya Constitution 2010, and lessons from women's Self –mobilization be up- scaled for WEE?

The study therefore sought to evaluate the contributions of the women's movement and self-mobilization to Women's Economic Empowerment in Kenya between 1963 and 2010. Specifically, the study set out to:

- vi. Map a historical perspective on the contribution made by grassroots women's groups and associations to WEE, between 1963 and 1975.
- vii. Examine the contribution of grassroots women's groups and associations to WEE between 1960 - 1976, and 1976 – 1997 when the affirmative action fund started.
- viii. Establish the extent to which the national women's movement influenced national policies on WEE between 1990 and the present and lessons learned, including those. around women's care work
- ix. Establish what strategies work in women's self-mobilization for WEE that can be scaled up to similar contexts and inform policy dialogue

1.2 Methodology

To answer the study question, data was collected qualitatively through Narratology, key informant interviews, and focus group discussions. To further distill information on women's self-mobilization, the intrinsic, instrumental and collective agency of women was studied. A total of eighteen (18) key informants, nine (9) oral narratives and five (5) focus group discussions were interviewed in Kitui, Machakos and Makueni Counties.

1.3 Study Team

Data collection in the Eastern region was led by Dr Joseph Muleka, a senior lecturer at the Department of Literature, University of Nairobi, and assisted by Co-researcher Ruth Wamuyu, PhD student at the Department of Sociology, Social Work and African Women Studies, and research assistant Samuel Njuga, an MA Department of Finance and Accounting, University of Nairobi.

1.4 Highlights of the Interviewees/Respondents

Respondents to this study were selected from grassroot women groups/organizations predominantly working on WEE, women organizations leaders, and producer groups that existed in post-independence period. These groups were formed from late 1970s to 2010. Government officials, and NGOs workers also formed part of the respondents as key informants. As noted, most of the groups were involved in real estate, traditional foods value addition, mango processing and value addition, bee keeping, poultry rearing, table banking, merry go round, honey marketing, aggregating and marketing of agricultural products, livestock keeping, ballast making, buying and installation of tanks, among others.

Wendo Wa Wote Women Group, Makueni County



The 29-member group started in 1963, owns the largest slaughter house in Wote town Makueni County.

Muuo Wa Wote Women Group, Makueni



2. Key findings (preliminary findings)

Preliminary findings for this study are presented along thematic areas which include:

- Motivation/Concerns to join groups
- Obstacles at personal and collective level
- Support from the government, other agencies, community, social networks and family
- The glue that kept the women's groups/associations together
- Factors that derailed women from economic empowerment
- Factors that contributed to the achievements
- Challenges in participating in women's self-mobilization for WEE
- Lessons learnt that can inform WEE initiatives by other women today
- Differences in the WEE approaches by women's associations in the post-independence era and those of today
- Handling of reproductive work and chores ensuring they were not a hindrance to women's quest for WEE
- Assets and property ownership by women
- Contribution to WEE

2.1 Motivation/Concerns to join groups

It was evident that social needs drove most respondents to joining the women groups in an attempt to improve their livelihoods and general welfare. Most groups then were welfare based and merry go round. Noting that women faced marginalization and with little support from the government, they formed groups to cater for their immediate needs such as housing, food, and education for their children. Women therefore contributed as little KES.20/- and started buying utensils for their members. Lack of tap water led to long distance walks in search for water for the women. This as they stated took away their time from productive activities. They therefore embarked on buying water tanks for each of their members. This was in an effort to reduce time taken in fetching water from the rivers. Due to poor rains in this region, water is scarce and therefore women had to walk for long distances to fetch water. Installation of water tanks was a way of ensuring that their members had access to clean water.

Women also came together to bond and share and that way offered solutions to each other. Others felt that coming together as groups gave the bargaining power with the authorities at that time. Some groups started buying property. Table banking was recognized as a way acquiring funds to educate their children.

Other pressing needs include:

- Poor lighting in their homes and they therefore installed solar panels for their members
- Lack of firewood leading others to buying gas cookers commonly known as *Mekos* for their members. This too reduced the amount of time spent in search for firewood so that they could devote more time to productive activities.

- Poor nutrition for their families. As a result they started selling seedlings to their members as well as other community members. This ensured that members owned fruit trees such as mango and avocado trees. Members would then sell the extra and get some little income out of these ventures. This also had an effect on the general environment improving the tree cover in the region.
- Lack of labor: women recognized there was a shortage of labor for their farm work and therefore mobilized themselves to till each other's land, helped each other plant and harvest.
- Need for financial independence brought some group together to learn how to weave baskets and sell.
- There were also initiatives from the Maendeleo ya Wanawake Organization particularly in Kitui County where they mobilized women for table banking. Through this, groups purchased goats for their members, started kitchen gardens, and established soap making industries and would sell locally.

2.11 Obstacles at personal and collective level

Respondents were asked on challenges they experienced at a personal and collective level. Below were some responses:

- Poverty levels were high amongst women. This delayed progress in carrying out their initiatives. Some members dropped out while others were unable to repay loans.
- Transparency among members at the beginning and members fear that they would lose their savings. Groups had to encourage openness, and trust among the members.
- Drought and famine. The seasonal drought and famine in the region had an impact on their livestock rearing including bee keeping.
- There were instances where men opposed initiatives such as buying of plots, building of rental houses, installation of tanks, posho mills, among others. Others felt their wives were spending too much time in the groups. This later fizzled out once they witnessed the results of women's self-mobilization. Women also took the initiative to talk to their members and the men involved to ensure they bought into the empowerment initiatives. One group in Kitui has to date a case in court after their piece of land was forcibly taken from them.
- High illiteracy levels. For instance, in the case of the Kitui women's group, they bought the piece of land purely on trust and were given no title.

2.12 Support from the government, other agencies, community, social networks and family

From their responses, it was evident that a majority of respondents received little support from the government at the start and even currently. Very few are currently receiving support from the county governments. Most of their achievements are credited to their own efforts and self-mobilization. A producer group in Kibwezi carrying out bee keeping had also partnered with KEFRI and had been allowed to set up their hives at the expansive Chyulu Hills forest. The Makueni County Government also supported the same group with 90 hives, tanks for honey preservation, and protective gear. This particular CBO is a conglomeration of 52 smaller groups spread out in Makueni County. Other respondents stated that they had received support from the

government through the affirmative action funds such as WEF and UWEZO funds. These are recent initiatives by the government.

Other respondents received help from the Church such as the Catholic Diocese of Machakos through linkages with development partners and also support through grants. With this support, the group managed to buy land and purchase a posho mill.

Women groups also received support on business training. KENAFF in Makueni County assisted women groups in Makueni County to form cooperatives for value addition while others transformed to CBOs. These groups also received support in marketing their agricultural products and dissemination of information.

2.4 The glue that kept the women's groups/associations together

Most of the groups have been in existence for more than 30 years. From their responses it was evident that just as they were brought together by the desire to address common challenges, the same goal kept them glued together for years. Specifically, they mentioned the following factors:

- Joint projects such as bee keeping, poultry rearing, goat rearing
- Joint ownership of assets. Most groups own land jointly, rental houses etc
- Joint ownership of businesses such as honey processing and marketing, value addition of traditional foods, mango processing and value addition, etc
- Passing on of membership to their children. Almost all members mentioned that membership is passed on to their daughters and daughters-in-law allowing for continuity of the groups and guarding of the individual members shares and assets.
- Good leadership. Good leadership is an important ingredient for group cohesion and successful groups. It was evident that most groups have not had leadership transitions unless upon death of the leaders. Members vote in the same leaders and especially if they have managed the groups well and particularly finances. This ensures the group remains together
- Some groups received training on cohesion
- Education for their children. Women were committed to see their children pursue education and uplift each other.
- Groups were trained by organizations such as KICOSHEP on group cohesion, confidentiality, and ownership
- Some groups transformed into companies and CBOs so they can reap benefits.

2.13 Factors that derailed women from economic empowerment

In some instances, women were derailed from their original economic empowerment focus. Such instances include:

- Famine/drought. The Eastern region is prone to seasonal droughts. This affected some of the groups' activities such as bee keeping, goat rearing, fruit farming, etc. Sources of income dwindled impacting on their livelihoods. Persistence held the groups together.
- There were areas where men against some of the developments by women such as installation of tanks, construction of houses etc

- The initial group demands in terms of time and resources forced some members to leave the groups. This coupled with other challenges such as drought made it difficult with members to keep up with the groups' demands. In some instances, there were also disagreements among members on group initiatives. Good leadership steered the groups well.

2.14 Factors that contributed to groups' achievements

All groups spoke of great achievements since establishment. This was attributed to factors such as:

- Passing on of leadership to their daughters ensuring continuity of the groups.
- Joint ownership of assets.
- Unity amongst the members
- Strong constitutions. It was evident that the women groups are anchored in strong constitutions which held the groups together incase of crises.
- Understanding each other. In instances when members were unable to make their contributions, women were very understanding and would loan each other small amounts to ensure none dropped out of the groups.
- Support from the county government and other organizations. Some groups received support from the county governments such as in Makueni County. This support was in form of bee hives, honey processing equipment, among others.
- Women were willing to serve and would volunteer whenever there were opportunities. For instance, they helped each other in tilling land, planting and harvesting.

2.15 Challenges in participating in women's self-mobilization for WEE

For most of the respondents, they only cited financial challenges that derailed them in participating in self-mobilization for the WEE initiatives. They overcame this by supporting each other through small loans so that members do not leave the groups.

2.16 Lessons learnt that can inform WEE initiatives by other women today

Respondents shared lesson learnt that could inform WEE initiatives by other women today. Such include:

- Long term goals as a group
- Transparency among group members
- Women should be part of groups and begin at whatever level they are
- Clearly defined roles among group members
- Collaboration with government officials such as the social services departments at the counties.

2.17 Differences in the WEE approaches by women's associations in the post-independence era and those of today

Respondents were of the opinion that availability of affirmative action funds have accelerated women's economic empowerment as compared to previous years where it was purely their own initiative with very little support from the government.

2.18 Handling of reproductive work and chores ensuring they were not a hindrance to women's quest for WEE

Women have always navigated their reproductive chores. Such coping mechanisms include:

- Employing of casual laborers to assist
- Time management
- Proper planning of their reproductive roles so they don't interfere with their productive roles.

2.10 Assets and property ownership by women

It was evident that women had reaped a lot of benefits from their groups. Among assets owned include:

- Plots ownership where some have put up rental houses. This brings extra income for the members.
- Motorbikes
- Goats and sheep
- Bee hives
- Poultry

Besides ownership, women stated they had control over the assets. Some had paid dowry for their sons using the goats.

Muuo Wa Wote Women Group Investment



The women's group owns several buildings in Wote town including the one above which they have rented out to the Cooperative Bank.

2.11 Contribution to WEE

Women's self-mobilization has greatly contributed to women's economic empowerment. Women mentioned that through the groups they had managed to improve on their housing, started small shops to boost their incomes, individually owned bee hives, own bank accounts, moved from subsistence to commercial farming, individually own plots, educated their children, among others.

3. Challenges and Lessons learnt

3.1 Challenges

The fieldwork was carried out in the Eastern region in a span of one week. A few challenges were encountered.

- Target group: It was somehow challenging to find post-colonial era (1963-1975) women groups. For such groups started during this era, the research team interviewed their daughters who had taken over membership in the groups
- Sample size: The research team had to conduct a total number of 30 interviews in a span of 5 days. Taking into consideration travel time in the expansive region, the research team of three adopted splitting into two groups meaning that one co-researcher had to work alone, interviewing and taking notes
- Language barrier: A few respondents who fit in the category of post-independence era women groups had a challenge with the language.
- Logistics: Due to time constraints, the research team had to put together overall logistics such as requisition for vehicle, for the fieldwork within a short time. The team had to work overtime to be ready for the fieldwork.

3.2 Lessons learnt

- Team work: The research team demonstrated good team work through out the data collection exercise and hence was able to achieve the target within the stipulated time.
- Mobilization: Good mobilization enabled the team achieve the target numbers
- Allowing for time for planning is important to avoid last minute rush.

4. Conclusions and recommendations

The study aimed at evaluating the contribution of women's movement and self-mobilization to women's economic empowerment in Kenya between 1963 to 2010. From the tentative findings, it was evident that women have drawn great benefits from being part of the women's movement. From owning pieces of land, to ownership of livestock, it was evident that these could be attributed to their own self-mobilization.

CENTRAL REGION FIELDWORK REPORT

University of Nairobi Women's Economic Empowerment Hub

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January 2022

Introduction

The team carried out research work in three counties namely; Nyeri, Murang'a and Kiambu counties. The total number of interviews done were 35. In Nyeri, the team carried out a total of 10 interviews; 3 Oral Testimonies, 6 KIIs and 1 FGD. In Murang'a the team conducted a total of 10 interviews; 3 Oral Testimonies, 6 KIIs and 1 FGD. In Kiambu, the team conducted a total of 6 KIIs, 8 Oral Testimonies and 1 FGD. These interviews were carried out in a period of 2 days in each county. All the respondents were women. A majority of the interviewers were senior citizens who were not conversant with English or Kiswahili. As a result most of the interviews were conducted in Kikuyu. For the few participants who were conversant with the English Language the interviews were conducted in English. The team conducting the interviews was comprised of a Team Leader, a Co-Researcher and a Research Assistant.

The report covers the preliminary finding from each of the three counties. It is divided into: Reasons for forming the groups, Group activities, Constitution of the groups, Qualities they look for in a leader, Support received from the government/community, Factors keeping the groups together, Challenges/obstacles in the women groups, Factors derailing the group, External factors threatening the group, What worked well, What did not work well, Achievements of the groups, Issues of GBV, Unpaid care work, Ownership of Group Assets, Instrumental Agency and Lessons learnt, Participants' recommendations to the government. The last part focuses on the challenges encountered by the research team and overall conclusions based on the preliminary findings.

2. PRELIMINARY FINDINGS

The following section presents the preliminary findings for each of the three counties under study, namely, Nyeri, Murang'a and Kiambu.

2.1 PRELIMINARY FINDINGS IN NYERI COUNTY

1. Reasons for forming the groups

- viii. The trigger to form the groups was to empower themselves economically
- ix. Social support or welfare group to help each other during emergencies such as sickness or bereavement.

- x. Women wanted to uplift themselves economically.
- xi. Their mothers and mothers in laws were in the groups hence replaced them and took their spots/space after they left the group.
- xii. Women had a common goal of empowering themselves economically

2. Group activities

The groups are involved in the following activities:

- xi. Table banking
- xii. Merry go round which included giving money or purchasing household goods such as sufurias, plates, cups, tanks among others.
- xiii. Farming
- xiv. Keeping poultry (communal project)
- xv. Making liquid soap and selling
- xvi. Visiting the elderly and other vulnerable groups (welfare)
- xvii. Giving loans at a lower rate to members
- xviii. Buying household items for each other.
- xix. Buying plots and subdividing
- xx. Operating group projects such as rental houses/rooms

3. Constitution of the groups

- i. Groups have between 12 and 30 members.
- ii. The members make regular contributions as agreed in the group based on shares and the value per share.
- iii. The group have guidelines that govern them and that should be followed hence the phrase 'group without rules breaks'. Those who don't adhere to the guidelines are penalized or even expelled from the group.
- iv. A few of the registered groupsh have had access to Affirmative Action Funds
- v. Some women belong to more than one group

4. Qualities they look for in a leader

- xii. Transparency
- xiii. Integrity
- xiv. Honesty
- xv. Availability of the leader

4. Support from the government/community

- i. A few groups had benefitted from Government Affirmative Action Funds, specifically, Women Enterprise Funds and UWEZO
- ii. The government through their local leaders chipped in to help women purchase tanks through Equity bank. Maendeleo ya Wanawake national office negotiated with the

Government for the groups to receive tanks at a subsidized amount with financial support from Equity Bank.

- iii. Other groups mentioned they did not receive any support from the government or the community.

5. Factors keeping the groups together

- xi. The groups have stuck together because the members have a common goal.
- xii. The women use the money from the groups to take care of the household needs such as paying school fees and save to make bigger investments such as buy plots.
- xiii. Welfare; the need to look after each other.
- xiv. Advice from church leaders
- xv. Activities of the group pull members together keeping the group intact.
- xvi. Their dreams to do bigger projects.
- xvii. Desire to empower each other economically
- xviii. Realization that they can save money and do greater things in the groups than what they can do individually

6. Challenges/obstacles in the women groups

- xii. Covid 19 was a major challenge as the women were not able to meet regularly as they usually do. It also impacted their businesses which reduced their income during this period.
- xiii. The low amount of money they contribute in the groups hinders them from pursuing projects that require high investment.
- xiv. Some old members were not able to contribute to group activities
- xv. Financial Constraints
- xvi. Other women are asked not to join by their husbands.
- xvii. Delays in getting the money from WEF.
- xviii. Political Interference particularly when members don't belong to the same political camps
- xix. Expectations of getting free things in the groups by the members
- xx. Most women do not have income since they do not have jobs hence depend on their husbands
- xxi. Women lack security/collateral to access loans.
- xxii. Most women are not able to repay their loans
- xxiii. Women leaders have no support when it comes to mobilizing women, sometimes they use their own money.
- xxiv. Women are asked by their husbands to take money from the groups and they don't help them to repay the loan.
- xxv. Some women collude with thugs and inform them when the group money is being taken to the bank. Since the betrayers are members of the group, they disclose to the thugs the amount, the person taking the money. The thugs waylay the person taking the money to the bank and robbed and all money stolen.

7. Factors derailing the group

- vi. Leaders stealing the group money
- vii. Lack of integrity from the leaders
- viii. Other members die/migrate hence reduction of group members.
- ix. The members do not meet because the leaders are not aggressive hence do not organise for meetings.
- x. Some members borrow group money and fail to repay

8. External factors threatening the group

- iv. Gossiping
- v. Incitement from other group members
- vi. Some husbands do not allow their wives to join groups
- vii. Politics

9. What worked well?

- vii. All the members know each other, they have a close relationship.
- viii. Getting money from chama especially for people doing business.
- ix. Consistency of members in the groups and in making their monthly contributions.
- x. Common goal
- xi. Members respecting each other
- xii. Group guidelines

10. What did not work well?

- iii. Covid has really affected the members financially reducing their income.
- iv. Women don't have a steady income hence default on the loans.

11. Lessons learnt

- xi. The women have achieved a lot as a group. The groups have helped the women own property and get money for household expenses such as paying school fees for their children.
- xii. Women learn a lot from each other in the groups since the members are of different ages.
- xiii. Seminars that women have attended have been very educative and they have learnt a lot.
- xiv. As a result of working with Equity bank, they have formed vital partnerships.
- xv. Women need to come together and form groups.
- xvi. Women are very positive hence should be supported holistically.
- xvii. Women should join hands together and look past their tribal background
- xviii. Groups have helped women become independent especially economically.
- xix. WEE Hub should train women in the groups

- xx. Women should learn to save
- xxi. Women need to look for ways of getting involved in income generating activities to get their own money and stop depending on other people.

12. Recommendations to the government

The women recommended that the government should help women groups especially financially and also train them to better their skills. They also urged other women to join groups to uplift and empower themselves.

2.2 PRELIMINARY FINDINGS IN MURANG'A COUNTY

1. Reasons for forming the groups

- xii. Their parents were also members in different groups where they built each other mabati houses hence wanted to also emulate them.
- xiii. They wanted to empower themselves and contribute to economic well-being of the family e.g., paying fees, buying food. (Men are proud of their wives when they contribute to household expenses). Hence women have gone on to uplift themselves economically even taking care of the family with money from the chamas.
- xiv. They wanted to own property

2. Group Activities;

- vii. Table banking
- viii. Merry go round
- ix. Buying kitchen ware and tanks for each other
- x. Built houses for each other
- xi. Buying plots and subdividing
- xii. Visiting parents
- xiii. Welfare (Visiting members in needy times e.g., when they are sick, bereaved etc..)
- xiv. Giving loans to members at low interest rates.
- xv. Counselling
- xvi. Capacity building

3. Constitution of the groups

- vi. Groups have between 20 and 30 members.
- vii. The members make regular contributions as agreed in the group.
- viii. The group have guidelines that govern them and that should be followed.
- ix. The groups are registered.
- x. Some women belong to more than one group

4. Qualities they look for in a leader

- xiv. God fearing
- xv. Educated (can write and account)
- xvi. Humble
- xvii. Honest
- xviii. One who treats everyone equally.
- xix. Those members who have been in the group for long are likely to be chosen as leaders due to their age. The members trust them with the money.

5. Government support /Support from other organizations

- iv. Women groups have accessed Government funds; Uwezo and WEF
- v. The government conducted trainings and educated them on merry go rounds and revolving funds and loaned them money at no interest rate.
- vi. Kenneth Matiba was very instrumental in helping the women come together and form groups.
- vii. Mr. Jamlick Kamau connected women to Equity bank to enable them to buy tanks.
- viii. The women have been trained how to make soap and they have also attended farmer trainings.
- ix. Women groups have also been supported by NGOs where they educate them on merry go round and revolving funds.
- x. Jane Kamwanga has been really instrumental as a mentor in the community.
- xi. Church also organizes seminars for the women.
- xii. NGOs also support women to go for training in other countries such as USA
- xiii. Politicians have also supported women groups e.g., Sabina Chege also informs the women in Murang'a of the available opportunities.
- xiv. Women organizations have also been very instrumental in supporting women such as Women Political Alliance Network, League of Voters of America and NGOs such as UNDP.

6. Obstacles/Challenges

- xi. Women are not able to contribute money regularly
- xii. Little contribution from the members
- xiii. Defaulters of loans
- xiv. Insighters in the groups
- xv. Women don't know their rights
- xvi. Women are not brave, they fear leadership positions
- xvii. Discrimination of women in high positions
- xviii. Women don't go for opportunities.
- xix. Most women are not educated.
- xx. Ignorance from the women.

- xxi. Women are not confident, they don't believe in themselves
- xxii. Women are not independent, they are dependent on their husbands
- xxiii. They do not own property hence lack collateral when applying for loans.

7. Factors holding the members together

- vii. The group members know each other very well; they come from the same locality.
- viii. Having a common goal.
- ix. The group members respect each other and are honest to each other.
- x. The group members accept each other as they are.
- xi. Desire to empower themselves economically.
- xii. Women want to improve their living standards

8. External factors threatening the group

- viii. Gossiping
- ix. Incitement from other group members
- x. Mungiki who threatened the women at night hence they were afraid of going to chamas.

9. What worked well

- vi. Members are clear on the focus of the group
- vii. The groups have helped women advance economically.
- viii. Women attended trainings organized by the government and they were also educated on different courses.
- ix. Members are focused on the group agenda during their meetings
- x. Trusting one another,
- xi. Transparency by the leaders,
- xii. Honesty, treating each other equally.
- xiii. Feeling of belonging and valued by other group members
- xiv. Teamwork and having a common goal of uplifting each other.

10. What did not work well?

- vi. Political interference where members are affiliated to different political parties
- vii. Women have been trying to access jobs in the county but they have not been able.
- viii. Members who default to pay the loans
- ix. Incite from groups members.

11. Achievements of the groups

- xi. Women know how to save and open bank accounts.
- xii. Women now own property
- xiii. Women are now educated and have become enlightened.

- xiv. Women have been able to advise young girls to join groups and also educate them on etiquette.
- xv. Reduced workload for walking long distances to fetch water through the water tank buying project
- xvi. Improved livelihoods as women are able to provide for their families, feed them, educate their children as well as buy schooling items such as uniform, books, pencils etc
- xvii. Peace at the household as the women don't depend on their husbands

12. Issues of GBV

Most groups are not involved on GBV but older women in the group advice the younger ones on how to handle the husbands to reduce incidences of GBV. The women listen and give advice.

13. Unpaid care work

Women are burdened by their different unpaid reproductive roles in the household. This reduces the time they commit to productive work and reduces their income. Nevertheless, they learn how to balance between doing the housework chores and attending chamas.

14. Ownership of Group Assets

The group (FGD) owns land in Syokimau. The land has a title deed and has not been subdivided. Ownership of the land by the group makes them feel empowered. When sold the group members get their money and decide on how to use it. They are consulted before selling the land.

15. Instrumental Agency

The group has not applied for any government loans.

16. Lessons learnt

- i. The women have achieved a lot as a group and urge young women to join groups to empower themselves economically. The groups have helped the women own property and get money for household expenses such as paying school fees for their children.
- ii. Women learn a lot through the groups. Through the groups women have been educated on how to save, general health, etiquette and other useful skills.
- iii. Women should form and join groups to uplift each other economically.
- iv. Government should appreciate women's strength and include them in decision making, in developing the budget and disbursement of funds.
- v. A woman is capable of leading the country and taking it places.
- vi. Women should go for the senior positions. They should be supported.
- vii. Those women who have been chosen into leadership positions forget the quest for WEE.

17. How the government can help

- i. The government can help women financially by giving them loans either individually or in groups.
- ii. The government should empower women financially since they are the pillars of the home.
- iii. Majority of farmers in Kenya are women therefore the government should support the cash crop sectors by building industries.
- iv. The government should set aside funds for civic education

2.3 PRELIMINARY FINDINGS IN KIAMBU COUNTY

1. Reasons for forming the groups

- i. Their parents were also members in groups where they built each other mabati houses hence wanted to also emulate them.
- ii. They wanted to empower themselves and contribute to economic well-being of the family e.g., paying fees, buying food. (Men are proud of their wives when they contribute to household expenses). Hence women have gone on to uplift themselves economically even taking care of the family with money from the chamas.
- iii. They wanted to own property
- iv. The need to help each other (Welfare)
- v. To contribute money for investment
- vi. Groups are therapeutic; help women share their problems with each other which gives them relief.
- vii. To encourage women to come together and come to adult class ‘ngumbaro’.
- viii. Women formed groups to receive trainings and education on different issues.

2. Group Activities;

- i. Table banking
- ii. Merry go round
- iii. Buying kitchen ware and tanks for each other (Nyakinyua mabati)
- iv. Built houses for each other (Nyakinyua mabati)
- v. Buying plots and subdividing
- vi. Visiting parents
- vii. Welfare (Visiting members in needy times e.g., when they are sick, bereaved etc..)
- viii. Giving loans to members at low interest rates.
- ix. Helping each other with work e.g. farming
- x. Singing during events
- xi. Making ‘ciondos’
- xii. Planting trees during the greenbelt movement.
- xiii. Building of rental houses

3. Constitution of the groups

- i. Groups have between 10 and 30 members.
- ii. Most groups are registered
- iii. Most groups have a constitution or regulations that govern them and that should be followed.
- iv. The members make regular contributions each month, based on the value of shares, as agreed in the group. Some women are given the money by their husbands.
- v. There are penalties for those who fail to remit the contributions on time
- vi. The women belong to more than one group

4. Qualities they look for in a leader

- xx. God fearing
- xxi. Educated (can write and account)
- xxii. Humble
- xxiii. Honest
- xxiv. One who treats everyone equally
- xxv. Those members who have been in the group are likely to be chosen as leaders due to their age. The members trust them with the money.
- xxvi. Educated

5. Government support /Support from other organizations

- xv. A few groups have accessed Government funds; Uwezo and WEF
- xvi. CDA educated women on how to form groups and save.
- xvii. Magugu Arthur (politician) bought land for the women.
- xviii. Kinyanjui helped the women get land for Utheri wa Lari.

6. Obstacles/Challenges

- i. Women get married to different places hence leave the groups.
- ii. Financial constraints where women are not able to contribute monthly as agreed.
- iii. Lack of a common agreeable objective by the members. They all have different objectives.
- iv. Double and triple roles of women making it difficult to balance their time.
- v. Women were forced to leave their leadership positions in the groups to take care of the children.
- vi. COVID 19 limited movement of people hence they were not able to meet regularly. Also, financially women were constrained.
- vii. Sometimes women tend to deviate from the original plan.
- viii. Defaulters of the loans; women have problems repaying back the money.
- ix. Members are not committed to the cause hence do not show up for meetings.
- x. Inciters among the members in the groups.

- xi. Men who are also members in the groups challenge the decisions of the women leaders in the chamas hence they do not agree on a specific objective.
- xii. Group formation dynamics.
- xiii. Women are jealous of each other.
- xiv. Group Leaders don't want to hand over power to others.
- xv. The Nyakinyua group of women bought land and the women have no idea about them. They have not seen the plots.
- xvi. Some women got divorced from their husbands and relocated hence absence from the group.
- xvii. Some men didn't want their wives to join the groups
- xviii. Sometimes the group leaders had family issues hence affecting their leadership.
- xix. Group members didn't trust the leaders; they thought they would run away /eat their money.
- xx. Members died before receiving their share of money after selling their plots.
- xxi. Some group leaders were not honest hence sold property belonging to the group.

7. Glue holding the members together

- i. Women have very good ideas that they share together. They think outside the box.
- ii. Jomo Kenyatta encouraged people to unite through harambee.
- iii. The Desire to uplift each other up economically
- iv. A common goal of empowering themselves economically.
- v. Guidelines of the groups
- vi. They know each other hence have a very close relationship.
- vii. Disciplines from the members.
- viii. Group members are focused.
- ix. Membership of the group is confined to a small group of friends who know each other well and trust each other
- x. Members are mature; aged 30 and above. \
- xi. Transparency of the leaders.
- xii. The need to help each other (welfare).
- xiii. Women being in the groups boost their self-confidence and they also share their problems (therapeutic).
- xiv. Nowadays groups are objective because the women are educated.

8. Factors that derailed the group

- i. They introduced another objective of the group of going to visit parents hence deviating from the original objective of financial empowerment
- ii. Difficult in mobilizing members
- iii. Members get comfortable and at times do not think ahead.
- iv. Members opt out as a result of financial constraints.

- v. Loose of sources of livelihood during the COVID 19 which made it difficult for members to make their contributions to the group

8. External factors threatening the group

- i. Gossiping
- ii. Incitement from other group members
- iii. Mungiki who threatened the women at night hence they were afraid of going to chamas.

9. What worked well

- i. All the members know each other, they have a close relationship.
- ii. Getting money from chama especially for people doing business.
- iii. Consistency of members in the groups and in making their monthly contributions.
- iv. Common goal
- v. Members respecting each other
- vi. Members are forbidden from talking about what happens at the group outside the group meetings and any one who does so is penalized
- vii. Compliance with the Group constitution/regulations

10. What did not work well?

- i. COVID 19 has really affected the members financially reducing their income.
- ii. Women don't have a steady income hence default on the loans.

12. Issues of GBV

- i. The women listen and give advice.
- ii. As a group, they do not interfere with the GBV cases.

13. Unpaid care work

Women are burdened by their different roles in the household. Nevertheless, they balance between doing the housework chores and attending chamas. They were able to balance between household work and meet even though they met once a month. Unpaid care work is a major burden to women.

14. Ownership of Group Assets

The FGD group in dagorretti was given a piece of land by the Government but they don't own the land and don't have titles to the land, they were given by the government. They initially constructed a nursery school which they had identified as a need for the community but it was demolished as the land was claimed by somebody. They got another piece of land where they have constructed rental houses but they have not yet been issued with the title deed though they have been pursuing it for some years.

15. Instrumental Agency

Most of the groups have s not applied for any government loans.

- i. Some groups have applied for UWEZO AND WEF and have gotten the loans. With the group certificate, it is easy to fill out the application form.

16. Lessons learnt

- i. The women have achieved a lot as a group and urge young women to join groups to empower themselves economically. The groups have helped the women own property and get money for household expenses such as paying school fees for their children.
- ii. Women learn a lot from each other in the groups since the members are of different ages.
- iii. Women should have priorities and set them straight.
- iv. Women should learn to own the objectives/plans of the groups
- v. Women should learn to be very understanding of each other especially during this Covid period.
- vi. Women need to learn how to save money.
- vii. Women accomplish much more when they work together as a team hence the phrase ‘andu ni ido’.
- viii. Women need to be patient since it is a journey of growth for the Chama.
- ix. WEE Hub should conduct chama trainings.
- x. Group assets help them in securing loans.

17. Recommendations

- i. Women have a lot of potential hence need to be empowered all round
- ii. Government should fund women’s businesses so that they can empower themselves.
- iii. Women should form groups and have a common goal they want to achieve.
- iv. The government should help women financially by giving them loans and grants.
- v. The government should simplify the process of accessing funds by women
- vi. The government should increase the amount of money people can deposit in the bank on a daily basis.
- vii. The government should reach women in the grassroots through the women reps and make sure resources reach them.

3. FIELD WORK CHALLENGES

- i. The team arrived late in Nyeri on the departure day. Hence the team found that some participants already arrived at the venue. This was due to delay departure logistics at the UON combined with poor the Nairobi Nyeri road which is under construction.
- ii. Bad weather in Githunguri caused a delay as the team had to visit the respondents in their homes. The University car also could not travel at a high speed as a result of bad state of the roads.
- iii. In Nyeri, one participant, who presented herself for the interview and was asked to introduce herself seemed not to fit the participants selection criteria was asked to wait for the interviewers to sort out her issue after interviewing those who clearly fitted the criteria but

- she felt offended and left. This resulted in bad blood between the mobilizer and the team leader. The mobilizer accused the team leader of chasing away the participants
- iv. The fieldwork money had not been disbursed to the team leader when the team was departing the University hence she had to use her own money and hopefully get a refund later.
 - iv. Some respondents in Githunguri did not fit the category that was required hence some responses were a bit off.
 - v. The team leader came down with a flu on return from Nyeri and Murang'a Counties which greatly affected the mobilization for Kiambu County as she had lost her voice and could not follow up the mobilization
 - vi. It was difficult to get hold of some of the participants identified during the cluster meetings because the contacts given were not operational
 - vi. Lack of clear terms between the team leader and the co-researcher which at times made it difficult to consult and agree on how the interviews would be conducted resulting in the team leader conducting most of the interviews while the co-researcher interjected with a question here and there
 - viii. Though the team leader and the co-researcher received the same amount for airtime the team leader ended up doing most of the communication and had to chip in her own resources to ensure everything ran smoothly
 - ix. Traversing the counties especially Kiambu county, where the participants were interviewed in their own places, it was quite difficult hence the team took three days to complete the interviews in Kiambu County.

4. Lessons learnt

- i. Women are the pillars of their homes hence need to be supported and empowered.
- ii. Belonging to a group is very important to women as it not only helps them to save and empower themselves economically but also serves as a therapeutic strategic enabling them to relieve themselves of stress and thus strengthening their health
- iii. Those chamas/women groups that were formed from 2010 have investments such as in Money market funds.
- iv. Qualitative research is a very powerful tool of collecting and getting to hear women individual and collective stories based on their own experiences.
- v. There are men who are pro WEE and believe all women should be empowered economically. Hence men are supportive of their wives financial gains. However, there are men who are also threatened by women who are economically empowered and look for means to bring down such women.
- vi. Chamas have helped women build their wealth and own property. Women also take care of their family needs e.g. school fees with money from chamas/groups.
- vii. Women are the ones who are running their homes and both husband and children depend on them

- viii. Women's ability to provide for their families without depending on their husbands greatly contributes to peace in the household/family

5. Recommendations

- ii. It is important to be clear to the mobilizers on the category of participants for the study to avoid respondents being sent back because they do not fit the study criteria.
- iii. It is important that the field logistics, including travel logistics and disbursement of funds for fieldwork should be addressed on time/early enough to avoid inconveniences.
- iii. The management should consider the additional day the team worked in Kiambu County and organize how to compensate them including the one day the team leader worked in Kiambu though the money for Kiambu had been paid to the assistant who stepped in when she came down with a flu on return from Nyeri and Murang'a counties.
- iv. The fieldwork research team should have specific TORs for each person to avoid misunderstandings and also ensure everyone is participating equally in the work.

6. CONCLUSION

Women remain the unrecognized power behind the development at the family, community and the national levels. If this power is strategically tapped and given some support in the form of entrepreneurial skills, accessible loans and grants by both the Government and other development agents, this country would achieve the international and national developed goals within a very short period of time. There is also need to put in place clear mechanisms for strengthening the women groups, particularly protecting them from shrewd leaders and members who disappear with the group money. It may also be important to bail out members who are genuinely not able to repay their group loans which often derails the entire group.

The fieldwork experience was really educating as we got to listen to the rich stories of women who formed groups even before Kenya got its independent and are still in the groups to date.

Women are a force to reckon with when they come together since they are able to accomplish quite a lot. This was also challenging to us as young women that we don't have to wait until we have a lot of money, we can start with the little we have and grow along the way. We would like to thank WEE Hub for giving us this opportunity to learn and sharpen our field research skills.

NAIROBI REGION PRELIMINARY REPORT

University of Nairobi
Women's Economic Empowerment Hub

Prepared by
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January 2022

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Introduction

This is a qualitative research that was carried out in Nairobi County. This was a qualitative research carried out using prepared data collection tools which included the following:

- a. Key informant and Oral Testimony guide
- b. Focus Group Discussion Guide

These interviews were carried out between December 2021 and January 2022 based on the availability of the respondents. The team carried out a total of 3 FGDs, 6 Oral Testimonies and 12 Key Informant Interviews, in Nairobi region, as follows:

- A total of **12** of the expected 18 Key informants were interviewed
 - A total of **6** Oral Testimonies of the expected 9 interviews were conducted
 - A total of **3** Focus Group Discussions of the expected 3 FGDs were conducted as follows:
 - a. 1 FGD at Huruma, Kariobangi
 - b. 1 FGD at the Nairobi Central Business District
 - c. 1 FGD at Lang'ata
3. The participants were women leaders from women's organizations/groups operating in Nairobi County and/or nationally. However, the 3 Cs group one of the male members during the FGD session in Lang'ata. . Most of the interviews were done in English and only a few in Kikuyu. The team conducting the interviews was comprised of 1 Lead Researcher, 1 Co-Researcher and 1 Research Assistant. **Preliminary Findings**

2.1 Key Findings in Nairobi County

1. Reasons for forming the groups

- They wanted to empower themselves and contribute to economic well-being of the family e.g., paying fees, buying food. (Men are proud of their wives when they contribute to household expenses). Hence women have gone on to uplift themselves economically even taking care of the family with money from the chamas.
- Their mothers were also in Chamas' where they bought each other household items. They wanted to emulate them.
- Their husbands were in chamas and encouraged the women to join but instead they formed their own group.
- They saw other groups buying each other items hence wanted the same and they ended up forming the group.
- They wanted to own property
- The need to help each other (Welfare)
- To contribute money for investment

- Groups are therapeutic; help women share their problems with each other which gives them relief.
- To uplift each other economically
- To learn from each other
- To grow their businesses
- As an extra source of income
- To advocate for prevention of killing of civilians by the police
- To help the community
- To address the health and economic needs for women living with HIV/AIDS in slum areas

2. Group Activities;

- Table banking
- Merry go round
- Buying kitchen ware and tanks for each other (Nyakinyua mabati)
- Built houses for each other (Nyakinyua mabati)
- Buying plots
- Visiting parents
- Welfare (Visiting members in needy times e.g., when they are sick, bereaved etc.)
- Giving loans to members at low interest rates.
- Organizing for events.
- Making beads and selling (NB members come together and make the beadwork but individuals look for the market for their products)
- Making soap, Jik and Dettol and selling.
- Social and economic support for women from western Kenya during bereavement as it is very costly given the distance from Nairobi
- Growing and marketing spirulina

3. Constitution of the groups

- Most of the Groups are small with 10 to 30 members though one group had only 5 members.
- Most of the groups have some form of written guidelines or a constitution that govern the group operations but a few operate on the good will and trust among the members
- Every is expected to follow/adhere to group regulation and there are penalties including expulsion for those who don't follow group regulations
- The members make regular contributions each month as agreed in the group based on their shares in the group
- Most groups are registered

- Some of the women belong to more than one group

4. Qualities they look for in a leader

- i. Regular attendance of group meetings
- i. Honest
- ii. Trustworthiness
- iii. Close relationship with group members
- iv. Transparency

5. Government support /Support from other organizations

Women leaders greatly helped women to grow and encouraged them to take leadership positions.

A few of the women groups have been able to access government affirmative action funds such as UWEZO and WEF. One of the groups, RUCISO, whose members are involved in spirulina value chain, including growing, packaging and marketing spirulina products, had sourced support from diverse institutions including Kenya Bureau of Standards, Jomo Kenya University of Agriculture Food and Nutrition department, University of Nairobi (Chiromo Campus), Kenya Urban Roads Authority, Nairobi Water and Sewage Company, Fredrick Ebert Stiftung (FES), Local Schools, Local Member of County Assembly (MCA), This is because the project required intensive and technical skills.

6. Obstacles/Challenges

- Financial constraints where women are not able to contribute monthly as agreed.
- Lack of a common agreeable objective by the members. They all have different objectives.
- Multiple gender roles which limits the amount of time the women can put into productive work
- Political Interference
- Lack of knowledge on available government affirmative action funds and how to access them
- Women are abused when vying for political seats.
- Members do not attend meetings; others show up late.
- Members do not want to do much but when it is done they are the first to critique.
- Men did not like the idea of women being independent
- Men discouraged groups because they thought they were for gossiping by women.
- Reduction of income as a result of COVID 19 from business hence making the women default on their loan payments.
- Lack of knowledge/information and skills especially when the women want to start some business/project.
- Groups don't have a strategy for continuity and sustainability.
- Broken friendships making other members to leave the groups.

- Some groups are not well organized. The members do not want to follow the rules.
- People grow and feel they don't need the group anymore.
- Members have a difficult time choosing a leader. The leaders have family responsibilities that affect their leadership.
- Application process for UWEZO loan is cumbersome
- Lack of permanent structures for the women to sell their products.
- Little profits from selling the beads. They make small amounts and as a result they have not been able to export.
- Harassment from City Council since they do not have a permanent structure to sell from.
- Lack of skills which at times have cost the spirulina growing groups tens of thousands

7. Factors that hold the members together

- The Desire/common goal to uplift each other up economically.
- The desire to learn from each other
- Women are reliable and truthful with money
- To advocate for women issues.
- Convergence of the individual and the collective vision
- The need to help each other
- Values and goals of the group
- The members are all friends hence are very close and know each other well.
- Good leadership
- Wisdom of senior ladies
- Their experiences as women
- Putting God first.
- The chama is a safe space for everyone; it's more than just business.
- Women who had health challenges, such as blood pressure among others, have benefited from the curative benefits of spirulina
- Women are able to consult each other at no fee since they are professionals.

8. Factors that derailed the group

- They introduced another objective of the group of going to visit parents hence deviating from the original objective of financial empowerment
- Mobilizing members can be difficult sometimes especially during covid.
- Members were not able to make their monthly contributions since they lost their jobs as a result of COVID 19.
- Members get comfortable and at times do not think ahead.

- Members opt out as a result of financial constraints.
- Members who join later are not committed to the cause.
- Greed of the leaders who spend the member's money.
- Women had to seek permission from their husbands.
- Lack of funding
- Change in leadership
- Other vibrant groups coming up and the women leave to join them.
- Delay in realizing the group benefits for the spirulina growing group made some of the founding members leave the group

9. External factors threatening the group

- Gossiping
- Incitement from other group members
- Measures taken by the Government, to curb the spread of COVID 19 such as cessation and keeping social/physical distances, affected the spirulina growing as members could not travel to the spirulina growing site

10. What worked well?

- Diplomacy
- Knowledge of subject matter; getting the right information
- Working with men also proved useful
- Their close relationships and understanding their strengths and weaknesses.
- Accountability
- Financial Discipline
- Members are hardworking and have a common goal.
- Members commitment to the project
- Coming together of women has helped them merge ideas enabling them to grow their businesses.
- Members of the spirulina growing group have acquired skills and are able to assess the health plant and report to the technical team should they note any abnormality of the plant
- Vigorous vetting of new applicants to the group
- Training and capacity building of members

11. What did not work well?

- i. Speed of implementation of laws advocating for WEE.
- ii. Men did not want to empower women
- iii. Sometimes making decisions is hard.
- iv. Bad leadership

- v. Incitement from other members in the group
- vi. Lack of commitment of the members
- vii. Limitation in meeting the market demand of the products – beadwork and spirulina

12. Issues of GBV

The women educate the younger girls about GBV and where to report such cases. They meet regularly (once a week) and even provide the girls with sanitary pads. As a result, pregnancy cases have reduced. For women who suffer from GBV, the women talk to them and advise them.

13. Unpaid care work

Women are burdened by their different roles in the household due to lack of support. Most women do not afford to take their children to childcare centres or even employ a house help. Nevertheless, they balance between doing the housework chores and attending chamamas. They were able to balance between household work and meet even though they met once a month. Unpaid care work is a major burden to women.

14. Ownership of Group Assets

- i. The group in Huruma have bought land and have the title deed. The land has not yet been subdivided.
- ii. The spirulina growing group operates on 1/8 piece of land that is donated by the Director which leaves the group dependent on the Director's goodwill
- iii. Naomi Women self Help Group have purchased a piece of land and which have been subdivided among the members though they are yet to get the title deeds

15. Instrumental Agency

- Some groups have applied for UWEZO AND WEF and have gotten the loans.
- The Spirulina growing group have been able to mobilize support from diverse public/government and private institutions which, otherwise, could have been very expensive for an individual

16. Challenges

- Members were not able to make their monthly contributions since they lost their jobs and business income was very low and as a result of COVID 19.
- Financial constraints where women are not able to contribute monthly as agreed.
- Lack of a common agreeable objective by the members. They all have different objectives.
- Members belonging to different Political parties which interferences with the coherence and operations of the group
- Members do not attend meetings; others show up late.
- Members do not want to do much but when it is done they are the first to critique.
- Men did not like the idea of women being independent

- Men discouraged groups because they thought they were for gossiping by women.
- Reduction of income as a result of Covid 19 from business hence making the women default on their loan payments.
- Lack of knowledge/information and skills especially when the women want to start some business/project.
- **Mobility** of the residents as they are tents and some members disappear with group money without a trace
- Groups don't have a strategy for continuity and sustainability.
- Broken friendships making other members to leave the groups.
- Multiple gender roles/responsibilities making it difficult to participate in Group meetings.
- Some groups are not well organized. The members do not want to follow the rules.
- People grow economically and feel they don't need the group anymore.
- Members have a difficult time choosing group leaders: This is because most women have family responsibilities that affect their leadership.
- Application process for UWEZO loan is cumbersome
- Lack of permanent structures for the women to sell their products.
- Little profits from selling beadwork: They make small amounts and as a result they have not been able to get a common market or export their products.
- Women hawkers are harassment by the City Council, including destruction or stealing of their products, since they do not have a permanent structure to sell from

17. Lessons learnt

- Women need to learn to be humble and strategic. They need to plan and budget for available resources, communicate, debate and articulate issues.
- Women should define their needs and should have the information.
- Women need to work with what they have.
- Women need to take advantage of the current government; it is easier to work with now.
- Women self-mobilized to get resources
- There is need for strategy, women need legal instruments (laws) to be on their side.
- Women accomplish a lot in groups hence the phrase 'Umoja ni nguvu'
- It is important that women have their own money.
- Women need to start with the little they have and build networks.
- Structures and systems need to be put in place in the groups.
- Women need to be financially empowered and trained how to use money they receive from the groups.
- Women need to be given low interest loans so they can pay back.

- Aside from growing economically, groups have helped women learn and share ideas. Also, the elder members advise the younger ones and mentor them as well.
- Women need to utilize the networks they have built.
- There is need to subsidize resources such as electricity that are very important
- Women need targeted leadership to attain WEE.
- Women leadership needs to be empowered at every level.
- Women's economic empowerment is key to any other form of empowerment

17. Recommendations to women/ the government

- Women groups should have written guidelines or constitutions
- Women organizations should work alongside NGOs to help them drive a particular agenda.
- Women organizations need to have social media walls; they should utilize the digital space.
- There is need to start talking to the young women on the meaning of democracy, empowerment and how to survive in the world.
- The government needs to ensure that women receive information on the available funds.
- The government needs to make sure the money gets to the women especially the social security funds.
- The government needs to give tenders to the women to supply products they make.
- Elected leaders should reach out to women at the grassroots.

4. Lessons learnt

- Women have fought for women economic empowerment gains that are now being enjoyed by other women.
- Politicians are threatened by women's groups that is why they are always fighting to penetrate the groups through the leadership to fuel their own agenda.
- Disruption of the comfort zone, such as a job loss or a stable marriage at times awakens women's leadership, as seen in the establishment of NIBS, Liz Wanyoike Foundation and Emory Hotel in Kileleshwa, Naomi Women's Self Help Group and RUCISO
- The leadership of any group is crucial to its success therefore members should choose their leaders wisely. Also, the chosen leaders should stop personalizing the groups.
- Diplomacy is a very important tool that women can use to advocate for their rights.
- Groups have enabled women save and get loans that they use to cater for their household needs e.g., paying school fees, buying food, clothes etc..
- Women need to support each other/uplift each other.
- There is need for implementation for policies related to WEE.
- Kenya is ahead in terms of credit financing to women as compared to other African Countries.

- i. It is important that women learn from each other and especially from women who have made great contributions on WEE.
- ii. It is crucial to include men in the agenda of advancing women issues. They can be very good advocates.
- iii. Women have played a critical role in harmonizing societies. They have built networks that are still in existence.

6. Challenges encountered by the research team

- i. Most of the participants were businesswomen and at times they were not available when the interviews were scheduled resulting in last minute postponement which disorganized the interviewing team as they had to reschedule a physical interview. This resulted in the interviewing team spending more time conducting the interviews.
- ii. Internet connections was a challenge and so some of the scheduled on-line interviews flopped and the team had to reschedule
- iii. Since the researchers stayed at their homes, it became difficult for some to avail themselves for the interviews, with some preferring to conduct the on-line interviews and so some were overloaded.
- iv. Since the funds for the camera crew had not been released as the team broke for the Christmas break, the research team paid the camera crew team with the resources at hand. Unfortunately, though the team leader made an effort to follow up the reimbursement, this money was not reimbursed to continue with the interviews. As a result the team was not able to realize the set number of interviews for Nairobi region.
- v. The vehicle being used by the team was impounded by auctioneers; the team had to organize and use their own means.

Recommendations for researchers

- i. Mobilization needs to be done early enough and the respondents identified to save on time and enable the team carry out the work within the intended period.
- ii. The team needs to be allocated money for miscellaneous activities to help the team carry on the fieldwork even when they encounter challenges in the field.
- iii. Payments for the research time, including DTA and airtime, should be based on the deliverables/work done

6. Conclusion

Women self-mobilization has resulted to numerous gains that women are enjoying to date. Despite the hostile environment women encountered in their quest for WEE women's resilience have seen tremendous gains for themselves, their families and communities. The challenges have at times fueled their zeal of attaining economic empowerment. They employed strategies such as diplomacy; which is a great lesson to the current generation who have a lot to learn. Even though

women have advanced economically over time, a lot remains to be done especially in implementation of policies to ensure that there are enough resources reaching women at the grassroots level. Additionally, women in leadership need to prioritize women’s issues once in government and work towards their actualization. This would create a ripple effect and other women will follow suit in advocating for matters affecting women. And, as one of the participant note, women’s economic empowerment is the foundation for all forms of empowerment”.

SOME INTERVIEW PCITURES



Interview with the Patron of Naomi Women’s Self Help Group





FGD Team from Huruma, comprised of Kzana & Link Card Nairobi



FGD Team from Lang'ata, Nairobi comprised 3Cs and Amani group



Naomi Self Help Group fund raising co-ordinator Mr Robert Otachi (centre in specs) led his group in donating and distributing blankets and food to the children of Amani Children's Home in Kayole estate, Nairobi. The Home provides home-based care for needy abandoned children.
— Picture by KANIARU NDIRANGI



Social support to vulnerable groups carried out by Naomi self help group with support from the community Kayole, Nairobi Kenya

to perform well in national examinations.

Self help group donates food

By SHADRACK KAVILU

THE Naomi Self Help Group on Sunday donated food and clothing to Imani Rehabilitation Children's Home at Kayole estate, Nairobi.

The donation was presented by the Embakasi Social Development Officer, Mr Vincent Oketch, who also awarded the members of the group with membership certificates.

Among the goods donated by the group were blankets, maize flour, sodas and bread.

Mr Oketch thanked the group for its efforts in helping to combat poverty in the country. He said that poverty comes along with crime, prostitution, illiteracy and HIV/Aids infection. He noted that Aids had killed a lot of people, left many homeless and robbed the country of its manpower.

He encouraged the group to address the issue of Aids while dispensing services to the community.

EAC

THE German government has commended for extended to the Community (EAC) area of capacity secretariat.

The deputy secretary for finance and administration Kipyego Chelugot enabled the EAC office of studies and publications of regional integration.

He said that the office, which have been established by the German government through the German Agency for Technical Cooperation (GIZ) is expected to be fully operational by the end of the year.

March 6, 2002
Wednesday
S/D O Mr. Oketch

Social support to vulnerable groups carried out by Naomi self help group with support from the community Kayole, Nairobi Kenya

few challenges, it was quite a memorable experience.

