



Cluster Four: Women's Movement and Self-Mobilization for Women's Economic Empowerment

Cluster Four Project Two

RESEARCH REPORT

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

REPORT WRITTEN BY

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Executive Summary

This study focused on Women Economic Empowerment (WEE) in Kenya as represented by a number of selected counties. These were Busia, Kakamega and Kisumu in Western; Kajiado, Nakuru and Baringo in Rift Valley; Nyeri, Muranga and Kiambu in the Central region; Nairobi; Machakos, Kitui and Makueni in Eastern; and Kwale, Mombasa and Kilifi in the Coast region. The research aimed at evaluating the contributions of the women's movement and self-mobilization, to Women's Economic Empowerment in Kenya between 1963 and 2010, with the following specific objectives: to map out a historical perspective on the contribution made by grassroots women's groups and associations to WEE, between 1963 and 1975; to examine the contribution of grassroots women's groups and associations to WEE between 1963 - 1976, and 1976 – 1997 when the affirmative action fund started; to establish the extent to which the national women's movement influenced national policies on WEE between 1990 to date and lessons learned, including those around women's care work and last but not least, to establish what strategies work in women's self-mobilization for WEE that can be scaled up to similar contexts and inform policy dialogue.

The study adopted a predominantly qualitative research approach, in its design data collection, synthesis and analysis. The concept of women's self-mobilization was measured using Feminist Mobilization Index (FMI). Also adopted was Women's Empowerment in Agriculture Index (WEAI) which was used in the research to assess women's collective, instrumental and intrinsic agency. Besides, Sarah Longwe's Women's Empowerment model was also used and in combination with the WEAI, helped to analyze the various aspects of women's empowerment that the feminist organizing efforts sought to achieve.

The overall question that the study sought to answer was: To what extent has self-mobilization by women's movement in Kenya resulted in Women's Economic Empowerment? which was sieved into specific attendant questions as follows:

- 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 1963 -1976, and 1976 - 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?

In its research methodology, the study used the FMI to assess the existence of the women's movement, its dynamics and strength and also autonomy in the context of the political and economic environment at post-independence and

subsequent seasons that saw government involvement in women's empowerment. The study was designed to capture data for specific time seasons and clusters by application of the following methods:

- Narratology using intrinsic, instrumental and collective agency of women
- Key Informant Interviews (KIIs)
- FGDs, where organizations such as GROOTs, MYWO, WPAK, LKWV, JoyWo, among others were consulted and interviewed.
- Desk review and analysis of key policy documents, secondary data and empirical evidence.

The population that the study targeted were women's self-help groups; women's groups and *chamas* established in the period 1963 to 2010; women's business networks established in the period 1963 to 2010; women's organizations solely or predominantly working on WEE; women and men policy makers who have tabled WEE related motions/bills in parliament, senate and county assemblies, as well as notable and knowledgeable women and men leaders known for championing WEE. This population that formed the study's pool of respondents as well as data sources was identified through a mixture of purposive and snowball sampling. The respondents provided both oral testimonies as well as key informant interviews; they too provided critical link pins to other economic female giants and organized groups (formal and informal) drawn from different regions in Kenya. In total the research involved 49 oral testimonies, 99KIIs and 20 FDGs.

Key Findings

Women's self-mobilization, characteristics and drivers

The entire array of activities that women's groups in different counties were involved in include and not limited to table banking (all counties); cattle-keeping (all counties); agricultural farming (all counties); solar connection centers for farming and generation of energy (Baringo); buying land (all counties); renting out houses (all counties); establishment of milk collection centers/ dairies (all counties); renting out chairs and tents for events (all counties); exportation of handicrafts such as beads and baskets to China and Japan (Nairobi, Kajiado); poultry farming (all counties); establishment of tree nurseries and sale of tree seedlings (Machakos, Kakamega); motorbike business and purchase of plots (Machakos); bee keeping (Makueni, Kitui, Baringo); borehole for sale of water (Makueni, Kitui); pig rearing (all counties); guest house (Kwale); fish trading (Kisumu, Busia); trading in cereals. (Busia, Kakamega); and trading in second hand clothes (Kisumu, Busia, Kakamega, Mombasa).

Triggers of women's self-mobilization

Data from 1963 to 1975 is scanty on the triggers of self-mobilization. However, respondents indicated that women's strife to attain improved standards of living, away from extreme poverty that arose from landlessness in the post-colonial era was a key driver. Others included a desire to acquire education and to diversify income sources. Data from all the regions prioritize women's poverty and the desire for self-improvement as core triggers for self-



mobilization. Evidence from the data points to desire for economic emancipation from dependence on their husbands and the community (self-determination) as the core, from which other triggers, such as desire for political leadership and freedom from gender discrimination and SGBV stem, with the latter though important taking a secondary position. Majority of the respondents placed economic empowerment at the top of the priority list across all time seasons.

Strategies for self-mobilization

It is notable that unlike men's groups, women's groups whether formal or informal loose networks, tend to remain united and functional for longer periods of time. To mobilize and keep women together coalescing around a specific cause, the following strategies were reported by the respondents as having been proven to be effective:

- Establishing and respecting strict group laws
- Building and maintaining trust and respect among group members
- Having a visionary leader
- Vetting group members to eliminate any potential misfits, particularly those who could not be trusted or had been known to default on payments they owed, or had not respected other group members.
- Continuous group training through sensitization and engagement with other agencies.

Obstacles to women's self-mobilization

Participants indicated that the general decline in the economy affected women's self-mobilization in various ways. This is from the realization that economic activities that bring women together are dependent on the broader environment particularly agricultural productivity, which has been the predominant source of women's livelihoods. Aspects such as global warming and climate variability, droughts, famine, floods; all affect women's productivity and livelihoods. Limited incomes for women limit the level of group savings. Losses occasioned by inability to sell farm produce and to engage effectively in market spaces also limit women's incomes, and by extension self-mobilization efforts particularly those geared towards productive activities.

Lessons learnt for WEE

Respondents reflected on the lessons they had learnt so far in the process of forming, sustaining and growing their respective groups. The responses across the various counties were similar and can be summarized as follows:

- i. Need for the right enabling environment to provide capital, skills and to nurture women's group activities, such as income generating activities
- ii. Access to financing and patient capital is a core pillar and critical to resourcing activities in the group.
- iii. Coalescing into groups gave groups more visibility and attracted resources such as financing, skills building and attention from other development organizations, the government and other women's groups and movements with similar interests

- iv. A supportive legal framework is necessary for supportive institutional structures
- v. Training and skills building helps bridge challenges related to illiteracy and to help the group members innovate, gain exposure to other opportunities in other localities and to explore.
- vi. Groups that had invested in bigger businesses and initiatives such as land buying, value addition, and cross border trade realized the need to undertake feasibility studies before investing and making commitments.
- vii. Building the groups' resilience is a critical success factor. Resilience from shocks that may arise from unpredictable climatic conditions, economic meltdown as that occasioned by COVID-19 and from negative political interference were noted as critical for survival of the groups and women's movements.

Recommendations

1. For the WEE HUB

WEE Hub should recognize all these different tracks of the women's movement and support them to build capacity and take shape. WEE Hub should design a system-wide approach to supporting feminist mobilization for WEE, recognizing these multiple facets and levels of operation. In addition, WEE Hub should continue to research on and document the best practices that worked for women elsewhere in Kenya; continue to enhance the programme for local role models; lobby/continue to lobby with the local media for effective information dissemination.

2. For government agencies and policy institutions

Create an enabling environment for WEE, through supportive policy reform, and making initiatives such as WEF, YEF and NGAAF functional for women's needs.

3. For development agencies and donor organizations

Consider flexible resourcing for women's organizations, associations or movements; allowing for technical assistance or grants. This will enable innovation, documentation of experiences and teasing out of best practices for replication and scaling.

4. For business organizations, value chains and entrepreneurial agencies

Adopt gender lens investing principles, which ensure that there are equitable opportunities provided for and taken up by women as men in the private sector to ensure equal access to the benefits from private sector investment.

5. For the Women's movement and Women's Organizations

Capacity building especially on leadership, record keeping, financial management skills and conflict resolution mechanisms. There is also the need to create more awareness on the affirmative action funds and how to access it. In general, the women's movement has a huge potential for WEE. Hence, support from all the stakeholders to push their agenda is recommended.



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Key women respondents, who included: Esther Mwaura, Terry Kantai, Lilian Mwaura, Hellen Nkaisserry, Catherine Ichoya, Dr Mary Okello, Grace Onyango, Grace Wanjiku, Rachel Gatabaki, Liz Wanyoike, and Rukia Subow; collectively, they provided insights on what it took to mobilize human, financial and time resources and build women's agency at strategic times and geographies for women's economic empowerment, and to build the feminist movement in Kenya.

The **research team** included the following:

Project Leader and Lead Researcher: Dr Wanjiku Ngunjiri

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Report writing team: This report was written by Dr. Wanjiku Ngunjiri, Dr. Jennifer Birech and Dr. Joseph Muleka, with contributions from Esther Kyalo, Katheu Kimolo and Racheal Keeru; who collectively synthesized the data and generated the final Report output.

Acknowledging the trail blazers

Lilian Mwaura

Lilian Mwaura is the founder of the Federation of Women Lawyers (FIDA) and has been an advocate of the High Court for the last 45 years. Born in 1947, Lilian's mother who was a peasant farmer saw Lilian and her siblings including the girls through school, single-handedly, after her father went into the bush to fight for independence in 1949 and never came back. Lilian studied at Loreto Limuru and proceeded to pursue a degree in law. She established a law firm (Mwaura Advocates) in 1985. FIDA Organization, established in 1985, following the UN Women Conference in Nairobi, was Lilian's brainchild. The organization which targeted to protect women's rights brought together women in the legal practice such as Rachael Omamo, Abida Aroni, Joyce Khaminwa, Anne Kariuki and Anne Mutua, among others. The main question/challenge on the minds of the FIDA membership was: "How are we going to sensitize the Kenyan woman to know her rights?" Lilian also remained bothered by the gap between the elite women and those at the grassroots, stifled by the society's cultural traditions. As part of empowerment for the grassroots women she organized and took Kiondo women to Washington D.C. where they sold their wares. Lilian ran FIDA for five years as its chairperson. She took an active role in all movements that had the potential to empower women. These included The Greenbelt Movement headed by Wangari Maathai where she served as a Board member from 1990 to 2007; the National Council of Women (of which she and Eddah Gachukia were to remain the only survivors); FEMNET, the political movement for the empowerment of women of 1992; attended the Dakar Conference of 1987 and the 1988 Brussels conference in which she was elected the president for the women in Africa and the Middle East.

Lilian Mwaura's Call: Lilian laments that politicization of Maendeleo ya Wanawake Organization (MYWO). The organization which had brought a lot of development for women became affiliated with the KANU political party and slid into power struggles and political fallouts. Lilian advises women's groups to start like small cells and grow gradually. She calls on the women leaders to be selfless and just work for humankind. They should remain focused and ignore sideshows. She insists that women's success lie in teamwork, honesty and networking for a purpose, but foremost for women, is education.

Catherine Ichoya

Catherine Ichoya is a gender activist and is also the former CEO of FEMCOM which is a COMESA institution that operates in 21 African countries fostering empowerment of women in business. Ms Ichoya graduated with a Bachelor of Arts degree from the University of Nairobi. Catherine made a great contribution to women's movements towards economic empowerment between 1963 – 2010. She became a Bank Manager at the National Bank of Kenya at a time when women were seen as only capable of being in-charge of their homes. During her stay at the National Bank, Ms Ichoya witnessed the struggles that women were experiencing as they tried to establish themselves financially since they had no property to secure loans. Other than being encouraged to look after chicken and cows, women could not establish big businesses. They would not be granted loans to think of big business since they had no collateral. However, through Catherine's influence women started getting unsecured loans, in particular, where the women formed cooperatives. With this possibility, Catherine pushed women to form cooperative movements through which they were now able to get loans. The UN decade helped women economically particularly in networks. The decade changed many things. Women such as Mary Okello started setting up schools. Meanwhile, the 2002 Gender Policy endorsed in Addis Ababa went further to elevate women's condition, thanks to the group of the women leaders: Phoebe Asiyo, Asenath Odaga, Wanjiku Kabira, Eddah Gachukia, Beth Mugo, Wambui Otieno, Mary Okello and Ruth Kagia, among others. At COMESA, Ms Ichoya worked as the Head of Gender and Women in Business for ten years where she contributed immensely to gender mainstreaming in the region. She facilitated the formulation of a gender policy which was endorsed by Heads of State in 2012, and from which the African Union borrows. The achievement that Ms. Ichoya is most proud of is the Wise Bank in Burundi and the COMESA First Ladies Roundtable which she managed to achieve with her team during her time in COMESA.

Catherine Ichoya's observations: Things have really changed. There are far less obstacles to everything as compared to the past. Media can play a significant role in WEE through its advocacy and coverage.

Mary Okello



Dr. Mary Okello is the founder of Makini Schools and the Vice-President of Women's World Banking in New York. Mary studied at Butere Girls and then Alliance Girls where she shared her class with other women luminaries like Justice Effie Owuor, Prof. Florida Karani, Educationist Elizabeth Masiga and actress Elizabeth Mwangi (aka Mother-in-Law), among others. She has a Bachelor's degree in history from Makerere University. After graduating, she worked at the Ministry of Foreign Affairs briefly after which she quit and applied for a graduate trainee job in Barclays Bank. She became the first woman banker, a position she got into through great personal persistence, since her studies at Makerere University were in the arts and hadn't trained her in these lines. Moreover, banks then including the one she joined (Barclays Bank) were not accepting women. As a banker, she pushed for loans for women, something that the banks at the time had no space for. She formed Barclays Bank Women's Association as a way of growing women as well as encouraging their membership in the bank. Since women could not borrow from the banks, Mary through her efforts, helped establish Kenya Women Finance Trust (KWFT) which has since grown into a bank. KWFT was limited by guarantee and gave women an opportunity to get loans. Mary also served as Senior Advisor to African Development Bank where she got the opportunity to develop *Women in Development Policy Paper* that became very instrumental in bettering terms for women in financial institutions. In 1978, Dr. Mary and her husband founded the Makini Group of Schools. She left Barclays in 1985 and became the regional representative and first African representative to the Women's World Banking (WWB). She served in this capacity until 1987 where she was appointed to the Africa Development Bank as a senior advisor to the bank's president. In 1990, she was selected as the Vice-President of the Women's World Banking in New York. She left her banking career in 1992 to focus on Makini School which she had founded with her husband. Throughout her banking career, Dr. Mary lobbied for removal of rules and regulations that were discriminatory against women in the financial institutions. One of the awards that she has received is the Moran of the Order of Burning Spear due to her contribution to education in Kenya.

Mary Okello's parting shot

Women should learn to support one another. They should be each other's keeper. "Men will not put us there. So, we women should mentor one another". But to empower women economically, they should also be trained. Training is important for skills and knowledge. Knowledge is power. Knowledge will help women to earn money. Women must have money in their pockets. It gives one freedom and power.

Terry Kantai

Terry Kantai was born in 1942. She has facilitated mobilization of women especially at the grassroots' level after realizing that many women in the grassroots level do not enjoy various benefits. She encouraged leadership among women in the grassroots' level and established WUSA, a women's union for social action, in the 60s. The union still exists to date. Terry established the Women's Bureau for women empowerment and became its first chairperson. She was also awarded the *Order of the Grand Warrior of Kenya* award.

Florence Otieno – Grassroot Mobilizer- Busia.

Florence Otieno is one of the grassroot mobilizers in Busia. She is the chairperson of the Cross Border Trade Association and SACCO. She has been instrumental in championing women rights in cross border trade. Initially, the women would be exploited as they cross the border. Through awareness, many women understand what is required of them as they trade across. She is an entrepreneur who started with selling second hand shoes from Gikomba. Later she began to sell fruits such as oranges and apples across the border to Uganda. Through her resilience, she is one of the shareholders of a company that deals with fruits across the border. Her entrepreneurial skills have seen her bring many women together who are engaged in cross border trade. In her own words, through hard work, she has become a boss'. She has been able to take all her children through school.

Winnie Mujesia, Chairperson, Maendeleo Ya Wanawake in Kakamega County.

Winnie is one of the great mobilizers of women in Kakamega County. She is the county chairperson of Maendeleo Ya Wanawake (MYWO). She has played a major role in women economic empowerment. She initiated table banking to enable the women to take loans easily that would help them invest. Through table banking, women have been able

to start their own individual projects such as poultry keeping among others. Winnie encouraged the women to have kitchen gardens so that they do not have to buy vegetables in the market, this not only earned them income but it also improved their nutrition. Linking women to other organizations such as WEF, UWEZO Fund, Ministry of Social Services is one her achievements. She also saw women get empowered through capacity building and having access to affordable loans. Winnie fought for women rights; it is during her tenure that Maendeleo Ya Wanawake plot which had been grabbed by one of the prominent persons was given back to the women after a long court battle. They won a court case that had dragged since 2014 to 2020. Winnie would organize women to demonstrate so as to stop the construction on the plot. She mobilized the women to fund raise for the legal fees.

She has been instrumental in dealing with Gender Based Violence cases through creating awareness. She personally follows up such cases and ensures that due process is followed. One case in point is when she made sure that a woman whose house was demolished for failing to give birth to a son got justice in a court of law. The woman had sired only daughters. She made sure that the house was rebuilt. Through her able leadership, Maendeleo ya Wanawake has played a major role in women economic empowerment.

Amina Samuel Chair, Maendeleo Ya Wanawake, Kwale County

Amina Samuel is one of the great women mobilizers in Kwale. She is the chair of MYWO and sits in the committee of the Kenya National Chamber of Commerce, Kwale County. Amina has been instrumental in advocating for women rights, surmounting both cultural and social barriers. In her own words, Amina acknowledges that in her journey towards women economic empowerment, she has faced a lot of intimidation, words.... How can a woman lead us? 'You are a witch'. In spite the challenges, she remained focus to the cause. Amina has played a major role in bringing women together, encouraged women to start merry-go-round groups as well as table banking. This has seen many women improve their living conditions and start their own individual business. She has been involved in linking women groups to Women Enterprise Fund, National Government Affirmative Action Fund (NGAAF) and UWEZO Fund. About thirty groups benefitted from NGAAF, where some groups received the amount given ranging from ksh 160,000 while others were given ksh 630,000. This was in 2016.

Amina was trained on agriculture (planting vegetables, planting rice, poultry keeping among others), value addition such as making juice, bread among others. The women have benefitted from her skill acquisition, through training them on the same. At individual level, she has been selfless, reaching more to not only women but also the youth and the community. She has also focused on selling fresh fish, mangroves, mangoes and clothes. She does poultry farming as well, keeping about 1000 chicken. An entrepreneur in her own right. Amina works with National Governmental Organizations to promote peace in the county. She is also involved in Cross Border Association. They trade across the border to Tanzania. She started an initiative of putting up a canteen on the Kenyan border. Unfortunately, it did not pick up and was closed down. Apparently, there are no hotels on the Kenyan side unlike the other side of Tanzania. Through her leadership in MYWO, women are empowered and some are able to stand in elective positions. The training has instilled a sense of confidence, acquire decision making skills and participate in providing for their families.

Rachael Gatabaki

Perhaps the first high ranking woman at Kenya Airways. She studied Economics at the university. Coming from a business background she worked to organize women in small business groups. She managed to organize and lead women to the Business Women Conference in Hague. She was also among the women leaders to the Dakar Conference in 1994 as well as the Beijing Conference. As a woman leader, she played a major role in the Council for Economic Empowerment for Women as well as Women in Agribusiness.

Mrs Gatabaki's clarion call is; Self-empowerment is a must if you will empower others. Self-empowerment precedes empowering others. Meanwhile, women should work hard and not wait for handouts. Women today should also emulate the intimacy that existed among women in the past. They should further work to erase the fallacy that the women trailblazers were only active on podiums and conferences. A lot of what the women today enjoy is partly the result of the journey that pioneer women leaders have travelled. Unfortunately, structures for WEE are in wrong hands. Women's groups are not left to own their projects. And equally important is that the women leaders must learn to package the messages of empowerment to the grassroots woman.



Grace Onyango

Grace could be said to be the first woman in many areas that have come to create space for women only after she forced the doors open. A pioneer teacher, Grace became the first Kisumu woman Mayor. Her success as Mayor of Kisumu proved a woman's ability and when later Margaret Kenyatta became the first woman mayor of Nairobi, there was no doubt that she would manage, Grace had already set a precedent. She also opened the doors of parliament for women when she became the first woman Member of Parliament (MP). When names like Julia Ojiambo and Phoebe Asiyo got to parliament, they were not seen as a strange sight, Grace had already broken the glass ceiling.

Grace Onyango's call: "As an only woman in an all-men affair, my voice could hardly be heard. Women should push for more space in all spheres of life to have representative numbers. There is strength in numbers. Nobody can ignore the voice of a majority."

Table of Contents

Executive Summary	1
Acknowledgements	5
Acknowledging the trail blazers	6
Acronyms and Abbreviations	11
1.0 Background and Context	12
2.0 Research summary and methodological approach	14
Study Methods.....	15
Data Collection Tools	17
Geographical outlook of the respondents	17
Feminist mobilization index ranking	18
Key data collation areas.	18
FMI index interpretation based on contextual circumstances of the feminist movement	18
Women’s Empowerment Framework	19
3.0 Findings: data analysis and discussion	20
External and internal influences of women’s self-mobilization	20
Theory of self-mobilization.....	21
Women’s value systems	22
Feminist mobilization index assessment	23
Effectiveness of women’s self-mobilization and the women’s movement.....	24
Strategies for self-mobilization	31
4.0 Interpretation and Implications for Women’s Economic Empowerment	33
Pathways for feminist mobilizing.....	33
Lessons learnt: feminist self-mobilization for women’s economic empowerment.....	34
5.0 Recommendations	35
For WEE Hub	35
For government agencies and policy institutions	36
For development agencies and donor organizations	36
For business organizations, value chains and entrepreneurial agencies	37
For the women’s movement and women’s organizations	37
Annex	38
ANNEX 1 – Data Collection Tools	38
ANNEX 2 – Field work plan	42



Acronyms and Abbreviations

CBO	Community Based Organization
FGDs	Focus Groups Discussions
FMI	Feminist Mobilization Index
GROOTs	A national Movement of grassroots women-led community-based groups (CBOs) and Self Help groups (SHGs) in Kenya.
JOYWO	Joyful Women Organization
KIIs	Key Informant Interviews
LKWV	League of Kenya Women Voters
MCWS	Muranga County Women Sacco
MYWO	Maendeleo Ya Wanawake
NGAAF	National Government Affirmative Action Fund
NGO	Non-Governmental Organization
OT	Oral Testimony
SACCOs	Savings and Credit Cooperative Societies
SGBV	Sexual and Gender Based Violence
WEAI	Women Empowerment in Agriculture Index
WEE	Women Economic Empowerment
WEF	Women Enterprise Fund
WPAK	Women's Political Alliance (Kenya)
YEF	Youth Enterprise Fund

1.0 Background and Context

Globally, women's self-mobilization has been linked to Women's Economic Empowerment¹ (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, including economically. 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 that successfully demonstrated how ignoring unpaid care work constrains women's economic empowerment in rural Africa.

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. Registered as a Society in 1955, and then as a Non-Governmental Organization (NGO) in 2004, Maendeleo Ya Wanawake Organization (MYWO) is a National Membership Non-Governmental Organization (Maendeleo Ya Wanawake Organization, 2020). It was founded in 1952 as part of the colonial government's Department of Community Development and Rehabilitation, by British women - the wives of white settlers. Its mission was to focus on women's social welfare, which it accomplished by organizing women's self-help groups across the country. However, the organization's initial goal was apparently to gather information about Mau Mau from African women. In the 1960s, African women like Hon. Phoebe Asiyo got included in the organization. African women were not allowed to participate in decision-making because the organization was

¹Women'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.



founded on the patronage of upper-class colonial women. However, this changed following protests by African women within the group, led by Hon Phoebe Asiyo, to ensure a change in the agenda and full involvement and participation of African women in the organization. As a result, women's economic empowerment was added to the organization's agenda, and the organization began to address political issues.

As one of the first structured women's groups in Kenya, MYWO's 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. Prior to independence, MYWO leaders negotiated with the first president, Jomo Kenyatta, who was still in detention at the time, for the inclusion of women in leadership and governance in his government and as a result, the organization had significant impact upon independence. The efforts of MYWO in advocating for women's mobilization proved instrumental in the building of community centers, schools and clinics throughout the country and by the mid- 1970s, the organization had raised enough money to build Maendeleo House in the Nairobi CBD (Maendeleo Ya Wanawake Organization, 2020). It is through these groups that women 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).

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). The Bureau used three major outreach strategies that is; Vertical, Horizontal, and Integrative. The first strategy was to mobilize and organize women, raise awareness, equip grass-roots women with lobbying and advocacy skills, and promote income-generating activities to boost women's status in society. The second strategy was to strengthen and give more voice to women's organizations, which would aid the Women's Bureau in advocating for policy changes within the government. Third, the women's Bureau collaborated with other ministries on issues concerning the promotion of women's social and economic changes (Kiriti&Kiiru, 2020). 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 organizations 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.

The Feminist Mobilization Index (FMI) – which measures women's self-mobilization – for Kenya was ranked high in 2010 when women actively engaged in self – mobilization during the constitution review process. A strong women's movement comprised of women's organizations and activists playing 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). They exhibited autonomy, influence and agency that cumulatively led to the historic integration of significant gender provisions in the *Constitution of Kenya* (2010).

Through women's self-mobilization significant constitutional gains were made including increased women's social-economic empowerment as enshrined in Chapter 4 on the *Bill of Rights* and the provision for affirmative action of not more than 2/3 same gender representation in elective and appointment positions (Articles 27(8), 81 (b), 97:1(b), 98:1(b, c, and d) and 177:1(b), among others. Although Kenya women's self-mobilization for constitutional reforms and the strategies the women used have been extensively documented; specific aspects of women's self-mobilization for economic empowerment remains low and fragmented. Further, it remains unclear whether strategies used by Kenya women's movement in influencing the constitution of Kenya 2010 can be replicated and scaled up for women's economic empowerment, a core interest area for this study.

2.0 Research summary and methodological approach

Research Objectives

- i. To map out a historical perspective on the contribution made by grassroots women's groups and associations to WEE, between 1963 and 1975.
- ii. To examine the contribution of grassroots women's groups and associations to WEE between 1963 - 1976, and 1976 – 1997 when the affirmative action fund started.
- iii. 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
- iv. To establish what strategies work in women's self-mobilization for WEE that can be scaled up to similar contexts and inform policy dialogue

Research Questions



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

Specifically;

- vi. 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.
- vii. What was the role of the government towards WEE between 1963 -1976, and 1976 - 1997, when affirmative action fund started?
- viii. What influence has the national women's movement had on national policies that had an impact on WEE, between 1990 and the present?
- ix. What strategies have post –independence women's movement used for self - mobilization for WEE?
- x. What are the lessons learnt?

Approach

- The study adopted a predominantly qualitative research approach, in its design data collection, synthesis and analysis
- The concept of women's self-mobilization was measured using Feminist Mobilization Index (FMI) (Weldon, et al 2020).
- WEAI Index was adopted and used in the research to assess women's collective, instrumental and intrinsic agency;
- Sarah Longwe's Women's Empowerment model used in combination with the WEAI, helped to analyze the various aspects of women's empowerment, that the feminist organizing efforts sought to achieve.

Study Methods

The study used the FMI to assess the existence of the women's movement, its dynamics and strength and also autonomy in the context of the political and economic environment at post-independence and subsequent seasons that saw government involvement in women's empowerment. FMI specifically assesses 'existence, strength and autonomy' over time. This study was designed to capture data for specific time seasons and clusters, as explained above. While the time clusters are not necessarily distinct from each other as political and economic activities weave gradually across generations.

- i. What was the contribution of grassroots women's groups and associations and the government to WEE between **1960 and 1976? And** between 1976 and 2010, when affirmative action interventions started? This was answered through:
 - Narratology using intrinsic, instrumental and collective agency of women
 - Key Informant Interviews (KIIs)

- FGDs, where organizations such as GROOTs, MYWO, WPAK, LKWV, JoyWo, among others were consulted and interviewed.
 - Desk review and analysis of key policy documents, secondary data and empirical evidence.
- ii. What influence has the national women’s movement had on national policies that had an impact on WEE, between 1990 and the present?
- iii. What strategies have post –independence women’s movement used for self - mobilization for WEE and what are the lessons learned? This was answered through:
- Narratology using intrinsic, instrumental and collective agency of women
 - KIIs
 - FGDs, where organizations and groups such as the Murang’a County Women Sacco-MCWS, Mirror of Hope CBO in Kibera, Nyakinyua women’s group, the Mabati Women Group, GROOTs, MYWO, WPAK, League of Kenya Women Voters (LKWV), among others were interviewed.
 - Text analysis of key policy documents.

Relevance

- i. To contribute knowledge on women’s self-mobilization for WEE in Kenya so as to address gaps in availability of evidence on self-mobilization for WEE.
- ii. To generate good practices and lessons on women’s self-mobilization which can be upscaled for stronger Feminist Mobilization Index (FMI) for Kenya?
- iii. To generate evidence needed for influencing policies and programs aimed at enhanced WEE (establish links with other clusters/projects).

Target Population

Below is a list of formal and informal groups and associations that were targeted during this research:

- i. Women’s self-help groups
- ii. Women’s Groups and *chamas* established in the period 1963 to 2010
- iii. Women’s business networks established in the period 1963 to 2010
- iv. Women organizations solely or predominantly working on WEE
- v. Women and men policy makers who have tabled WEE related motions/bills in parliament, senate and County assemblies.
- vi. Notable & knowledgeable women and men leaders known for championing WEE.



Sampling process

Data sources and respondents were identified through a mixture of purposive and snowball sampling. In the former, women leaders who are known to have witnessed, or that are familiar with women's self-mobilization between 1963 and 1975, were identified and contacted for an interview. These women were to provide both oral testimonies as well as key informant interviews. They were also to provide critical link pins to other economic female giants and organized groups (formal and informal) drawn from different regions in Kenya. The year 1975 marked the beginning of the women's decade and also the establishment of Women's Bureau to support women's development through government support. Initiatives and organizations formed from 1976 up to 2010, were also interviewed, with the assessment focusing on the impacts of government intervention, on women's economic empowerment.

Data Collection Tools

Target Group	Tools	Framework
Women self-help groups, Women groups and chamas established between 1963-2010	OT, KIIs, FGD	WEAI, FMI, WEEF
Women businesses established-1963 to 2010	OT, KIIs, FGD (National women's organizations)	
Policy makers (female and male) who have tabled WEE motions in parliament, senate and county assemblies	OT-Female respondents KIIs	
Women group leaders	FGDs	
Notable and knowledgeable women and men leaders known for championing WEE	KIIs OT	

Geographical outlook of the respondents

	Oral Narratives	KII	FGD	Total
Rift valley	7	15	5	27
Western	6	17	3	26
Nairobi	6	12	3	21
Central	14	18	3	35
Eastern	9	18	3	30
Coast	7	19	3	29
TOTAL	49	99	20	168

The respondents reached through various research methods, groupings and regions

Respondent's sphere of influence	Level	Respondents					
		Nairobi	Coast	Central	Eastern	Western	Rift Valley
	i. National						
	i. OT	6	11	2		3	

ii. KII			4		11	2
iii. FGD		3 groups			2 groups	
2. County						
i. OT			10	1	3	3
ii. KII		6	10	5	6	1
iii. FGD					1 group	
3. Group						
i. OT			4	1	3	
ii. KII	12	5	8	5	8	
iii. FGD	3 groups		4 groups			

Feminist mobilization index ranking

Autonomous feminist movements are the biggest determinants for whether there will be change in women's rights or effective change. Movements are about collective Action, women's movement building has to be there for the long-haul, and not for short term gains or objectives.

Key data collation areas.

- Is feminist mobilization associated with WEE?
- Is stronger feminist mobilization associated with less discrimination, unpaid work and women's leadership?
- Is feminist movement transformational?

FMI index interpretation based on contextual circumstances of the feminist movement

Data was assessed and ranked based on the parameters below, to assign the FMI:

FMI Rank	Interpretation
FM0	There is no evidence of autonomous feminist mobilization
FM1	There is fragmented evidence of some feminist mobilization, which largely points to a weak women's movement
FM2	Indicates that there is a fairly strong, focused and autonomous feminist movement
FM 3	This is an indication of very high feminist mobilization capacity, and a strong, focused and autonomous feminist movement

Conceptualization of women's economic empowerment

Women's empowerment is a process that displays various aspects of agency; intrinsic agency (power within); instrumental agency (power to), and; collective agency (power with) (Yount et al, 2019). This study used selected parameters in the Women's Empowerment in Agriculture Index (WEAI) and project-level WEAI (Pro-WEAI). While WEAI measures women's empowerment in agriculture, Pro-WEAI is a newer adaptation that used to measure women's empowerment at project level. This study selected aspects from WEAI and Pro-WEAI to qualitatively assess women's agency in self-mobilization for WEE.

The following domains of Pro-WEAI were identified for qualitative assessment of self-mobilization for WEE:

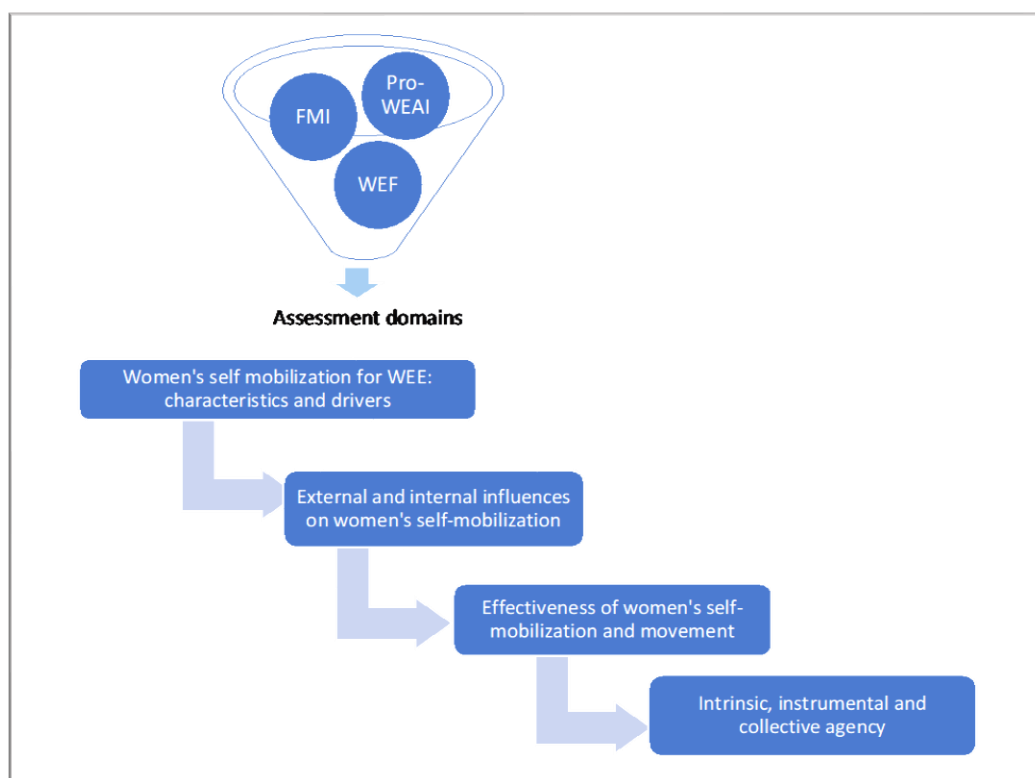


Intrinsic	Instrumental agency	Collective
<ul style="list-style-type: none"> • Autonomy in income generation and utilization • Self-efficacy • Attitudes about SGBV 	<ul style="list-style-type: none"> • Input into decision-making • Asset ownership • Input into credit decisions • Control over income 	<ul style="list-style-type: none"> • Group membership • Influence in the group • Membership in an influential group

Women’s Empowerment Framework

Empowerment is highly contextualized and multidimensional. Women have varied perspectives on empowerment, and thus for this analysis a reflection on the nexus between influencing factors and objectives at contextual levels were important for a deeper understanding of WEE. Specifically, how do the influencing factors and objectives of feminist organizing in different contexts interlink? Sarah Longwe’s Women’s Empowerment Framework (WEF) provides additional parameters that assess contextual factors that either enable or constrain the process of empowerment – ‘the influencing factors’. Thus, for this study, data was collected on women’s agency, the policy environment and socio-cultural normative practices to contextualize empowerment.

Below is the conceptual framework used for this study and to guide data analysis.



Conceptual framework for assessment of women's self-mobilization for WEE

3.0 Findings: data analysis and discussion

Array of income generating activities preoccupying various groups

Respondents had initiated, pooled resources and invested in various group income generating activities that were at different stages of growth. Older women's groups such as MYWO which started in 1952, Muuo wa Wote, that started in 1970; Kapchlukuny in Baringo, which started in 1976, and; Muungano Women's Group in Kitui which started in 1970, had more members, more capital invested and significantly more mature projects that had gone through several cycles of profit sharing among members and re-investment. Such groups also had several generations of women managing the programmes, while relatively younger groups still had the founders steering the group activities.

Women's self-mobilization, characteristics and drivers

The entire array of activities that women's groups were involved in is provided below, indicating specific counties where the IGAs were unique to those counties:

- Table banking (all counties).
- Cattle-keeping (all counties).
- Agricultural farming (all counties).
- Solar connection center for farming and generation of energy (Baringo)
- Buying land (all counties).
- Renting out houses (all counties).
- Establishment of milk collection centers/dairies (all counties).
- Renting out chairs and tents for events (all counties)
- Exportation of handicrafts such as beads and baskets to China and Japan (Nairobi, Kajiado)
- Poultry farming (all counties)
- Establishment of tree nurseries and sale of tree seedlings (Machakos, Kakamega)
- Motorbike business and purchase of plots (Machakos)
- Bee keeping (Makueni, Kitui, Baringo)
- Borehole for sale of water (Makueni, Kitui)
- Pig rearing (all counties)
- Guest house (Kwale)
- Fish trading (Kisumu, Busia)
- Trading in cereals. (Busia, Kakamega)
- Trading in second hand clothes (Kisumu, Busia, Kakamega, Mombasa,)

External and internal influences of women's self-mobilization

Triggers of women's self-mobilization

Data from 1963 to 1975 is scanty on the triggers of self-mobilization. However, respondents indicated that women's strife to attain improved standards of living, away from extreme poverty that arose from landlessness in the post-colonial era was a key driver. Others included a desire to acquire education and to diversify income sources. Data from all the regions prioritize women's poverty and the desire for self-improvement as core triggers for self-mobilization. Evidence from the data points to desire for economic emancipation from dependence on their husbands and the community (self-determination) as the core, from which other triggers, such as desire for political



leadership and freedom from gender discrimination and SGBV stem, with the latter though important taking a secondary position. Majority of the respondents placed economic empowerment at the top of the priority list across all time seasons.

Respondents used various phrases to explain what economic empowerment meant to them;

‘Shift from poverty to self-reliance’ (Murangá)

‘Having cash liquidity from group savings’ (All counties)

‘Ability to take children to school, especially girls’ (Kilifi, Kwale, Mombasa)

‘Independence from male and community support’ (Kiambu, Nyeri, Baringo, Kajiado)

Theory of self-mobilization

In the period between 1963 and 1975, the feeling of hopelessness and limited options available for women led to the desire to combine efforts and seek opportunities for change as indicated by residents from Baringo. A majority of women’s groups expressed dislike for their circumstances, for instance, women in Murangá desired to replace their grass-thatched roofs with iron sheets, while those in Kitui and Makueni sought to buy water tanks for the members so as to address the problem of perennial water shortage.

Women in groups that existed between 1976 and 1997 explained that they were inspired by the track record of older women, who had joined groups and had benefited from successful initiatives. Such women desired to have their homesteads improved and to acquire property through group activities as they had seen through their mothers and mothers-in-law. A majority of respondents in Nairobi, Murangá and Kiambu indicated that they had joined or formed groups purposively to emulate other women they knew whose lives had significantly improved. Notably, more women within this time cluster had received some form of education compared to those in the earlier cluster and also expressed a greater realization that education was becoming a game changer for women. There is a marked shift with women exhibiting greater collective agency and self-awareness and a shift from collective efforts towards welfare activities to more savings, borrowing and external investment.

Between 1997 and 2010, to the present, the period is marked with a higher level of self-realization and greater strife for economic empowerment in more transformative ways. The type of group activities became more sophisticated with more advanced economic activities, higher amounts of borrowing and projects requiring more capital. However, the triggers of self-mobilization did not significantly change as respondents indicated that the need for economic freedom and self-improvement were still mentioned as important. In addition to welfare activities which still continued in this time cluster, women’s groups also advanced their table banking, increasing the numbers of members, group capital amounts and size of group investments. From the merry-go rounds, the

respondents indicated that women began purchasing livestock, buying land for investment and investing in other bigger groups. They indicated that their needs included paying school fees for children (respondents from Baringo, Nairobi, Kiambu) and tree planting and digging boreholes for water access (respondents from Kitui).

The table below indicates additional county- (or region)- specific needs mentioned by a majority of the respondents in those counties. While these issues are not unique to the counties mentioned, the specific counties indicated held a larger majority of the respondents singling the concerns as a priority for their groups:

County	Priorities cited by a majority of the respondents
Kitui, Kajiado	Water challenges hence investments in boreholes
Nairobi, Kisumu	HIV/AIDs-related concerns hence women coalesced as peer education and income generating groups
Kilifi, Kwale, Mombasa	Education for girls and women's poverty
Busia and Kajiado	Trade in crafts and artifacts, and cross border trade opportunities and supply chains created opportunities for women, hence the focus of the women's groups
Mombasa, Kilifi	Drug menace among children and the youth, girl child education.
All counties	<ul style="list-style-type: none"> • Poverty, discrimination, SGBV, disinheritance • Ease reproductive roles and the gendered labour burden, including weeding respective farms alternately, supporting women who had recently given birth, attending to a sick member, purchasing household goods, fetching wood and water. • To help each other grow (advance)

Women's value systems

Women indicated that among the primary beliefs they held as they formed the groups, 'collective effort', 'power in numbers' and 'amplified voice', were some of the important factors that glued the women together.

The need to create role models for younger generations and in so doing chart a path for change for future female generations was also indicated as important by the respondents

Quotes:

'Women need to be role models to the young girls so that once the young girls take over their roles in the groups, they will be able to manage the groups well and sustain them since many of the groups operate on some form of hereditary positions where once the mother passes on, the daughter replaces them' (Respondent from Kisumu).

'Women need to wake up and get moving' In Kiswahili, '*lazima ujitume*' (Respondent from Kwale).

This signals that the women acknowledge the importance of economic empowerment, being independent and standing up against harmful cultural practices.



Feminist mobilization index assessment

Based on the data set reviewed the study ranked the feminist movement at FM1.5; a rank between FM1 and FM2. This is because, while there is a clearly visible and relatively autonomous feminist movement (albeit in its various strands), it also exhibited seasons of weakness especially arising from low resourcing (access to financial, technical and human resources to keep it vibrant) and also during political seasons, where political interference further weakened it, due to ethnic and political polarization. However, the various strands would later regroup and gain gradual momentum during successive seasons.

FMI Rank	Explanation
FM1.5	There is a visible and fairly autonomous women’s movement presented in multiple strands. Exhibits seasonal weakness due to low financial, human and technical resourcing at various times and affected by political interference. In addition, polarization during electoral seasons due to ethnical and political differences have contributed to predictable fissures within the various strands of the women’s movement. These are however seasonal, and the women’s movement seems to gain momentum after these seasons.

Obstacles to women’s self-mobilization

Participants indicated that the general decline in the economy affected women’s self-mobilization in various ways. This is from the realization that economic activities that bring women together are dependent on the broader environment particularly agricultural productivity, which has been the predominant source of women’s livelihoods. Aspects such as global warming and climate variability, droughts, famine, floods; all affect women’s productivity and livelihoods. Limited incomes for women limit the level of group savings. Losses occasioned by inability to sell farm produce and to engage effectively in market spaces also limit women’s incomes, and by extension self-mobilization efforts particularly those geared towards productive activities.

Additional obstacles to women’s mobilization are summarized in the table below:

Individual level obstacles	Collective level obstacles
<ul style="list-style-type: none"> • Poor family support, including unsupportive husbands • Domestic chores • Diminished incomes from farm produce • Lack of business capital • Absenteeism by members from meetings. • COVID limited the women since they could not hold physical meetings • Challenges while trying to maintain a work-life balance; struggles while trying to balance being mothers and career women. • Aging of group members making them unable to assemble • Illiteracy among some of the group members • Lack of funds to repay loans borrowed from the group and to honour monthly contributions • Women's competition • For Muslim women, the requirement to pay the loans with interest was a limitation due to Sharia law. 	<ul style="list-style-type: none"> • Wrong perception on purpose of the group, e.g political mobilization • Greed among some of the leaders resulting is dissolution of groups. • External interference, e.g., one businessman in Machakos tried to have the women's posho mill closed down under claims that the posho mill was noisy. • Transport challenges; high cost of fares as the women try to get to the markets. • Discrimination based on tribe where women who are not from the local tribe tend to be discriminated against. • Discrimination of divorced single mothers. • Political interference and opposition of the women's activities, as seen in the example of Maendeleo Ya Wanawake Organization (MYWO) that faced political interference that nearly made it ineffective in serving women. • Challenges while addressing SGBV experiences by group members, especially when duty bearers block the avenues for justice and begin to victimize those advocating for justice • Low capacity to explore new ideas, innovate and build in group efficiency using information, communication technologies (ICT) particularly for marketing and creating visibility for women's activities • Gender and social exclusion from agricultural value chains where women sought to increase their productivity relegating them to the production level, which is capital and labour intensive, yet low yielding.

Effectiveness of women's self-mobilization and the women's movement

Region-specific benefits of self-mobilization

Below is region-specific information on various aspects of self-mobilization

County	Benefits of Self mobilization.
Baringo.	<ul style="list-style-type: none"> • Elders became more amiable to the women when they saw that they brought something home once they started to unite not only on spreading the word of God and sensitizing women on FGM such that people now have to go elsewhere to have their young women and girls circumcised • Women are able to save and invest the money they save through their groups • Many women have been able to buy land and settle down, farms and start other income generating activities such as animal husbandry and sell milk to the milk cooperative, water tanks to sell water. • They have made their group into an investment forum where they save and engage in table banking and at the end of the year they are able to share the dividends from the contributions. As a result, women have been motivated to start businesses and small-scale farming in order for them to have money to contribute to the group.



Nakuru	<ul style="list-style-type: none"> • It has boosted self-esteem and courage to speak in public for women. • It has helped women access loans to boost their businesses and run their homes • Capacity building when it comes to leadership and problem solving on issues affecting them individually and collectively • There has been a lot of motivation and learning through sharing and benchmarking with other groups on financial growth and welfare issues. They get inspiration from each other by sharing their stories • Women have been trained on various skills such as soap making, animal husbandry etc. and they are able to teach other community members • Through these groups, knowledge is shared that benefits them in the long term, and they are able to engage in income generating activities such as buying chairs and tents for hire. • It is a safe space for women to come together and share, save and advance themselves.
Kajiado	<ul style="list-style-type: none"> • There has been a shift especially in terms of education where girls are now going to school. This has been through sensitization of the community. • Women are now engaging in income generating activities such as growing and selling vegetables, animal husbandry, bee keeping. As a result, women are now accessing the public space through access to markets compared to back in the day where markets were male dominated spaces where men came to sell the livestock. • Families have been transformed through nutritional education and empowerment of the women financially through their income generating activities. • The women are now taking care of themselves and are more confident in their dealings. • Self-mobilization of women is a form of security. They may have no title deeds to enable them secure loans, however, they are able to guarantee each other. They are able to save as a group and have access to loans. • Women have been able to prioritize girl's education by paying school fees themselves because culturally the men are more concerned with educating the boys due to the belief that girls will be married off early, so there is no need to have them educated as opposed to the boys. • Women are able to access government funding to start or boost their projects. • Through their proceeds, they are bale to have access to healthcare by paying for NHIF.
Nairobi	<ul style="list-style-type: none"> • There has been peaceful coexistence in the home because the women are also contributing to the household and the women no longer depend solely on the husband to provide everything. • Women have been able to buy land and construct structures for rental income • Being in a group helps them become more disciplined and motivated because they have to contribute to the group for them to enjoy the benefits of being in the group. • They have acquired knowledge on value addition, nutrition, food security and green belt – planting trees through these groups • Educating each other and skill sharing • There is a strong sense of welfare because the women come together to help each other when one has a problem • Thought growth, wisdom, time consciousness and marital advice are some of the things women stated to have learnt and acquired from the group through sharing and trainings within the group. • The standard of living has improved because women have been able to upgrade from grass huts to stone houses. • Women are able to benefit from the different skill sets that are within that group. • Women are able to network with each other and other women as a result of being in various groups and having their own individual networks through which referrals are made. • Women have come together and even registered organizations to ensure that they are able to access government tenders and funds. • Women have learnt how to handle family members who are addicted to drugs in these groups and information on where to get help. • Women are able to discuss matters on reproductive health and receive contraception information to enable them plan their families and give their bodies the necessary time to heal and recover from the child birth experience. • Financial literacy and opening of bank accounts has increased women's access to finances.

	<ul style="list-style-type: none"> • Stereotypes and negative cultural practices are being challenged and changed through sensitization of the community, one woman at a time. • Their self-esteem and self-confidence increase when they join a group and interact with other women. • Mobilizing and facilitating sessions have enabled the women hone their skills.
Murangá	<ul style="list-style-type: none"> • Women have been able to educate their children, some up to college and university level and contribute to the household. • They have been able to start SACCOs and cooperatives such as the Kiriri group. • Women have been able to save and invest this money through merry-go-rounds. • Knowledge sharing and training has been a critical aspect to help women. For example, the jiggers menace has been eliminated through training and sensitization of the community. • Women come together for counsel and motivating each other.
	<ul style="list-style-type: none"> • The inclusion of young women in the groups has been helpful since they come in with fresh ideas and they also learn from the older women. • Women have taken up responsibilities at the household level and are no longer waiting or depending on the men for sustenance. • Women help each other on welfare issues whether or not they belong to the group. • Women have been able to buy assets such as land/farms, build houses for rent etc. through which they make money as a group for more investments. They are also able to use these assets as security to get loans. • Women have acquired financial literacy and access banks and other financial institutions. • Women have now become bolder because their self-esteem and confidence has been boosted by being in these groups. There is a lot of character development that goes on in these groups due to different levels of exposure, education, age and experience which makes the group wholesome. • Women are now being recognized and appreciated by their families and the community as a whole.
Nyeri.	<ul style="list-style-type: none"> • Women have come together and started income generating activities such as zero grazing of cows, chicken rearing • There is sharing of challenges and coming up with solutions. • A group that performs traditional dances were able to benefit from the government when the president then – Mr. Kibaki gave them a parcel of land. The group also makes money from performing at events such as traditional weddings and state functions. • Psychosocial support is an essential part of the group and therefore women are able to get counsel from other women. • The welfare aspect has also been helpful to the women in the community since they come together in support of each other. • The women are able to support each other with ideas on how to make money, skills they can use, and even start income generating activities such as chicken rearing. • Their self-esteem has been boosted by the recognition and appreciation they receive from their community. Women now take care of themselves, wear nice clothes, adorn themselves with beads and generally take into consideration their wellbeing due to the support and motivation they receive from other women in the group. • Women now have money even if it is not a lot of money, they do have some money. • There is a sense of belonging. The women embrace and accept you as you are so it keeps them united. • There is a group that has been able to develop plots of land for rent. • They have been able to educate not only their children but also their grandchildren through various projects such as the tree planting project. • Homes have become happier and more peaceful because women do not ask their husbands for small money for things like sugar or shopping for the home. • Women are able to save and invest collectively • Through self-mobilization some have been able to buy properties such as cars and expensive household items and have become the envy of the community especially women who are not in groups. • Women no longer rely on men for financial assistance, if someone has a need, they just borrow from their group. • They learn from each other's groups as to what works and what doesn't.



	<ul style="list-style-type: none"> • Being in groups has helped women become better at decision making and has elevated at home where men ask them for their opinion because they are also contributing at the household level and they have access to finances through the merry go rounds and table banking groups. • Widows have benefitted through self-mobilization in the sense that they have not been left behind and especially those raising children alone, they are able to meet their basic needs and get loans to pay school fees or boost their businesses.
Makueni.	<ul style="list-style-type: none"> • Women are able to educate their children and manage the household. • They have saved money through table banking and at the end of the year they share the dividends. For example, last year they were able to raise 2.5 million Kenyan shillings which was 30% of the profit, they divided between themselves at the end of the year. • Through their table banking groups, some are able to give their members an interest free loan. • When women have money, they are quick to improve the status of those they love. For example, pay school fees, fix or upgrade essential items such as roofing, buying water tanks and starting income generating activities such as animal husbandry, bee keeping, weaving, selling vegetables etc. • Women no longer have to rely on their husbands for financial resources. They also engage in income generating activities and therefore are able to contribute to the household and as a result, there is peace at home. • Women enlighten each other when they meet. They are able to network and come up with different ideas and this uplifts many women who would be sitting at home waiting for their husbands to provide. When women come together they encourage and support each other to become better. • Women have been able to buy assets such as land, machinery (one group that started a posho mill), drilling boreholes and tanks that they are able to sell the water to members of the community, another group owns a dairy and are able to supply milk and with value addition, other dairy products too. • When women come together, donors are able to help them through funding their projects because it is easier to manage these projects and empower many households at the same time.
Kitui	<ul style="list-style-type: none"> • Being in a group propels women forward by creating leadership positions for women in the community. Women are able to groom each other, train and encourage aspirants in one way or another. For example, one participant stated that she was able to become part of a school board because of her participation in the group she was in and the community as a whole. She came highly recommended. • Therefore, women are able to network with each other and ensure that those that can take up certain responsibilities or spaces are given the opportunity. • There has been a decrease in gender-based violence since women are also contributing to the household and they are able to cater for their needs. Another reason for the decrease is that the men are seeing the benefits of their wives being in a group because they are bringing something to the table and those that require some counselling are actually helped within the group. They enjoy the support their wives are getting from the groups by association. • Women are able to engage in income generating activities together such as tree-planting, poultry keeping, farming, animal husbandry, weaving among others. • Women are doing marvelously because they have developed a saving culture through which they make investments. They are also trained on financial management which enables them budget and prioritize their spending. Even without tangible security that has always hindered women from accessing loans, they are now able to get loans from their groups/chamas at an affordable interest rate or no interest at all. • Self-mobilization has helped women obtain different types of assets such as land, buildings, tanks, car washing machines, build factories, motorbikes etc. • Being in a group means that there is some benefit you are getting. One cannot just join a group to waste their time because women have a lot of responsibilities at home. • Knowledge acquisition has been beneficial for women. They are able to apply the knowledge and skills they get into making their lives better. • Women have learnt vital skills such as dispute resolution and public speaking through interactions with each other. • Children are never chased from school due to lack of school fees because the women come together and contribute towards the fees.

	<ul style="list-style-type: none"> • Those in groups that save and share the proceeds at the end of the year enable women have a substantial amount to undertake projects and a timeline through which they can gather ideas and the necessary skills to do these projects.
Machakos	<ul style="list-style-type: none"> • Working together in groups has brought cohesion in the community. • Women are able to cater for their families and pay school fees for their children and grandchildren. • Through Equity bank, a group of women were able to acquire solar panels for their homes, water tanks, gas and feeds for their animals. The women benefitted at an individual level even though they approached the bank as a group. • Women were able to form a group through which they started supplying milk to big corporations which has empowered them financially. • Table banking has been a saving grace because one can easily get a loan in case of an emergency. • Women have acquired different types of assets such as a machinery e.g. a miller, rentals, land, farms etc. • Training for example on value addition on products they already have through groups have beneficial since the women acquire skills that propel them into businesses and created opportunities for different markets. They then pass down these skills to the youths to ensure continuation of their ventures. • Some women have registered their group as a company and have incorporated their children as shareholders to ensure that future generations learn from them and are empowered too. This is because even assets are bought through the company.
Kilifi	<ul style="list-style-type: none"> • Women come together and share ideas which are helpful in one way or another instead of staying idle. They learn from each other. • Women are able to get loans from lending institutions even without security. • When women come together, they are able to have a voice which is louder and can be heard especially when it comes to political matters. • Women are able to groom and support women who want to vie for certain leadership positions. One of the group members was vying for a Women Rep Position in the county. • Children are not sent home due to lack of fees. • It has enhanced the saving culture among the women and opening up their minds to investing and securing their future. • The older women share their experiences with the younger women and therefore the younger women are able to do better. • Women have gotten opportunities to be in leadership and serve in boards due to their commitment in the groups they are in. • Welfare and community issues are at the heart of the women. No woman suffers alone if she is in a group, the women come together to support and encourage each other. • There has been a lot of capacity building for the women in these groups and this has expanded their expertise and knowledge. • The women have been able to deal with negative cultural practices such as early marriages and have ensured that girls that find themselves pregnant at an early age do not quit school but rather get counseling and are able to move forward with their lives. This has been through the efforts of group members who sensitize the communities on the importance of girl's education and the rights of the girls.
Kisumu	<ul style="list-style-type: none"> • Payment of school fees. • Women are able to take up loans at a very affordable interest rate. • Women have been able to receive training and therefore able to start income generating activities • Engaging in welfare matters is an integral part of self-mobilization since there are things one cannot do alone such as burying a loved one. • Women have learnt dispute resolution and therefore when issues arise at home or in the community, they are able to handle it in a proper manner and if not, seek counsel. • Through these groups, women have acquired financial literacy skills. • These groups help you improve on your personality. You become more confident and boosts one's self-esteem.



	<ul style="list-style-type: none"> • The older women teach the younger women how to take care of their homes and how to have a better relationship with their husbands in marriage, improvement of skills such as cooking, sewing, managing finances, nutrition among others.
Kakamega	<ul style="list-style-type: none"> • Women have an avenue to talk, socialize and share their problems and come up with solutions. • Women are able to network with other women in different sub-counties and share ideas. • Women are now being recognized and appreciated by the members of the community and have been appointed in various boards and positions. • When women come together in groups, they are able to benefit from the government funds such as UWEZO, WEF and NGAAF, programs as well as those from donors and other relevant stakeholders that would want to empower women. • In these groups, someone's educational level does not matter much, they embrace you as you are and therefore even illiterate women are able to benefit from those that are more exposed in terms of ideas and opportunities available to them without being taken advantage of. • There are opportunities to access counseling and psychosocial support from the groups • Issues of gender-based violence are dealt with whether it is involving the police or a member of the group is asked to mediate between the parties and find an amicable solution to end the violence. For example; the case of the woman whose house was burnt was supported by the group to get justice. • Women have been able to start projects together that have helped them put money in their pockets and food on the table. • There have been trainings for women that have helped women acquire knowledge and skills such as saving, investing, entrepreneurship, civic education, leadership, hand weaving etc. • Women have become more self-reliant. • Women are enlightened about their rights. For example; the case of MYWO plot in Kakamega town that had been grabbed was given back to the group. • Women are trained on reproductive health rights and opportunities. • Through these groups, the local administrators are able to identify and help the needy in the society
Busia.	<ul style="list-style-type: none"> • They have benefitted from Cross Border Trade. Initially, they were taken advantage but through the association they know their rights now. • Women have gained financial literacy on capital and expenditures while running their own ventures, educative sessions on how to start a business and how to balance all these even with other roles such as taking care of the home. • When women come together they share their experiences, challenges and expertise with each other and are able to come up with solutions for their problems. • They have been able to form SACCOs through which they are able to raise and advocate for their own issues. • Through these groups, information sharing has been effective since the chairperson is able to send the same message to all the group members at a go through SMS especially market updates for those engaging in cross border trade. • They are able to speak in one voice which is more powerful than going about issues as individuals. • Through self-mobilization they are able to access loans from financial institutions since they are well organized. • Assets acquisition has been easier as a group. Some of the assets they have acquired include but are not limited to land, matatus, lorries for the transportation business, cars, water purifying and bottling machines etc. • Women engaging in table banking are able to borrow money from the group at low or no interest rates which enables its members to boost their ventures and meet their needs. • There have been various capacity building sessions especially on management of businesses within the groups which has helped the members grow their businesses and projects. For example; one participant started with one tin of cereals, at the time of the interview, she was trading with over a hundred kilogrammes of cereals. • It has been an avenue for networking with other like-minded people whose aim is to attain financial freedom.

	<ul style="list-style-type: none"> • Through the groups, women have learnt how to use technology such as e-commerce where they are able to do their business and transactions online and as a result, they are able to cut down costs, use their time more efficiently and access a variety of markets. • Women are contributing more into the running of the household and are becoming more self-reliant. For example; one participant helped her husband buy iron sheets for their house. • Civic education through these groups have enabled women know more about their rights and how to advocate for them. They have also been taught on issues of compliance and therefore even as they conduct their businesses, they are not harassed by the police or city council officers because they have all their documentation at hand.
Kwale	<ul style="list-style-type: none"> • More opportunities are available and accessible when women come together as we have seen here in Kwale. • Women are able to access loans and other government funds when they are organized in a group. • Women engage in table banking and merry go rounds as a means of investing and getting economically empowered. • Women groups have contributed significantly to improving the status of women in the society. • Those in the cross-border trade have benefitted by forming an association that looks into their issues and help them speak in one voice while addressing various issues affecting them. • Women have enjoyed donor support as a result of self-mobilization as they have been assisted to start income generating activities, building homes for the vulnerable in the community, and helping them with psychosocial support. • Women have money for school fees and are able to educate their children up to college or university level. • Through the groups women are able to contribute even more into the home and as a result men are now supportive of these groups and even encourage their wives not to miss the meetings. • Due to women's position in the community and networks they have been part of the peace keeping ambassadors. They are able to sit down with radicalized youth and reason with them. • Through the skills and trainings offered in the groups, some women have become peace champions, community educators, teachers/trainers, counselors, politicians and leaders in various organizations. • Women have a new sense of awareness that they can do anything they put their mind to and through the support of the groups, they are able to start new ventures. As a result, their confidence has increased. • Through the groups, harmful practices such as early child marriages, FGM, gender-based violence and stereotypes have been dealt with to ensure that the dignity of children, women and the vulnerable people in the community is upheld. • Women now have access to government funds such as UWEZO, NGAAF and WEF through the groups. • Friendships and sisterhoods have been created by these groups. It gives a member a sense of belonging
Mombasa	<ul style="list-style-type: none"> • Since most women do not have security required by financial institutions, they have been able to secure loans as a group and from each other through table banking. • Through these groups, women's sense of self-worth has increased and their self-esteem boosted. • The women are able to cater for their needs and those of their households. • They are able to bounce off ideas with one another. • They have created opportunities to start income generating activities and projects that benefit them both individually and collectively. • Women are able to speak in one voice on several matters and this strengthens their position in society. • Through these groups, women have gotten the courage to venture into politics because these groups are a good training ground for those interested in leadership. • Women have been trained on conflict resolution and therefore they are able to deal with issues of child neglect, parental cases, divorce etc. • Women encourage, support and help each other when the need arises. If one is in a group, one's family cannot sleep hungry or children lack school fees



<p>Others.</p>	<ul style="list-style-type: none"> • Successful groups inspire other women to start their own groups and therefore it is hard to find women who are not in groups. It is a movement. In some instances, women have started/ joined more than one group. • Through self-mobilization, women came together to support a new mother who did not have health insurance and couldn't afford the maternity bill or essentials for the new baby, they paid for everything including taking turns to help her care for the new born. They do shop for each other such as foodstuff. • The elderly have also benefitted because there is a group of women who contribute at least a hundred Kenya shillings for food, medicine and other necessities for the old mothers. • Women also come together to discuss politics and make decisions on leadership and if there is a woman vying, on how to support her. • It is easier to work as a team or a group rather than doing it alone. For instance, accessing loans. Not every woman has security to get a loan. These groups are so helpful in that regard. • These groups/chamas give you discipline because women will correct you when you are doing something wrong and also in terms of savings, you must always ensure that you have money to contribute and attend meetings and take responsibilities seriously. • We are able to network with other women throughout the country who are in the same organization such as Maendeleo Ya Wanawake and during trainings by other stakeholders/donor. • Due to the different skills and mindsets that each member brings to the table, women are able to do great things. • It is a good avenue for socializing because we all know women like and enjoy functions and spending time together.
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Strategies for self-mobilization

It is notable that unlike men's groups, women's groups, whether formal or informal loose networks, tend to remain united and functional for longer periods of time. To mobilize and keep women together coalescing around a specific cause, the following strategies were reported by the respondents as having been proven to be effective:

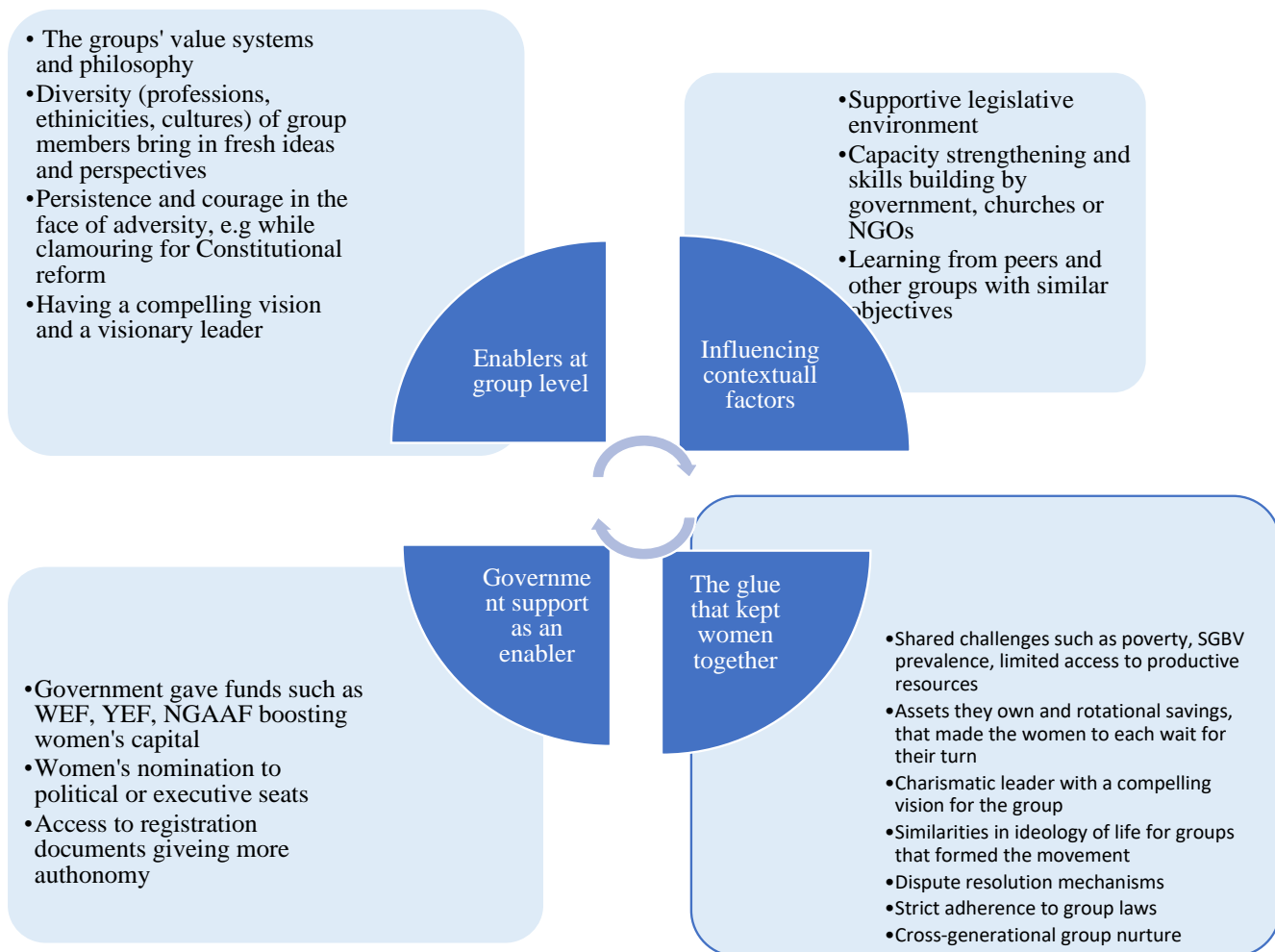
- Establishing and respecting strict group laws
- Building and maintaining trust and respect among group members
- Having a visionary leader
- Vetting group members to eliminate any potential misfits, particularly those who could not be trusted or had been known to default on payments they owed, or had not respected other group members.
- Continuous group training through sensitization and engagement with other agencies.

Respondents indicated that there are more factors that keep them together than those that might separate them. The most important factors that brought women together were listed as follows:

- Women are joining groups to develop their families economically (all counties)
- To share ideas to facilitate economic growth, reduce their daughters' early pregnancies, and fight for women's rights (Nairobi, Machakos)
- Group farming activities but have developed gradually to other activities; men being irresponsible heads of households (Makueni).

- Encouragement from their mothers who were members of groups (Murangá, Nyeri, Kitui).

Strategies that work for self-mobilization





4.0 Interpretation and Implications for Women's Economic Empowerment

Pathways for feminist mobilizing

Varied purposes of the movement and feminist organizing: It is notable from the foregoing that women came together at different levels (group, community, county, national) to achieve various objectives chief among these: economic empowerment through group based savings, lending, income generation and wealth building; building collective agency and solidarity, arising from loss of control of incomes, to break dependence on men, to amplify their voice against shared obstacles such as SGBV, drug abuse among their children, build peer networks for widows suffering from HIV/AIDS; and to build strategies on how to support 'their own' seeking public office, e.g strategizing on how to support certain women for nomination into political parties or into executive positions in government. While the initial self-mobilizing may have been triggered by a very specific need, such as table banking, the groups have over time transcended these immediate objectives. And thus, feminist work particularly where groups have come together to form national movements, is not just about women's issues.

Feminist organizing transcends issues, regions and needs: Women's self-mobilization has gradually morphed from informal groups coalescing around a specific need, to bigger groups brought about by broader cross cutting concerns, cross regional and national movements. The long-term view seen in women's mobilizing from the 1950s to date can have multiple facets (income generation, enhancing livelihoods, welfare, challenging gender norms, pooling school fees for children, cross-border trading, peer support groups), that all cumulatively point towards a strive for survival. Collectively and in its various forms, the women's movement has survived despite little or no external funding, and has largely been internally driven. External influences may range from occasional funding from government (e.g for MYWO), donors (women's NGOs), politicians (several women's groups), to political influence where politicians seek to influence women's networks for political expediency. Evidence from the data indicates that the groups, loose formations and movements still go beyond these external influences and are driven by deeply shared group values, needs and agency that built over time. The founders may change, and leaders move, but the underlying purposes and 'glue' that brings the groups together have transcended the time clusters between 1963 to date.

The women's movement in the regions represented in the sample survived on weaving its tentacles across geographical regions (as in the case of MYWO, farmers' cooperatives, and agriculture value chains), issues (such as cross-border trade in Busia, Kajiado and in the sale of artifacts) and in response to the political economy (in cases where various strands of the movement in different regions pooled efforts to support certain political formations. There are issues that are common to all regions and time clusters such as table banking, income generation, improving livelihoods and welfare; while others are region-specific, such as women's fish traders' networks in the Lake Victoria Region, cross-border trading in Busia and Kajiado, drug menace concerns for women in the coastal counties, water

access in Kitui, Machakos and Makueni counties, HIV/AIDS peer support groups in urban informal settlements, among others.

Resources for feminist organizing: Movements have survived on group members' contributions, flexible resourcing from various sources in various ways including training, government funds such as WEF, YEF and NGAAF, or grants from donors. Where such resourcing was not available, the groups, still survived and grew albeit at a slower pace.

No distinct differences between feminist organizing at different time clusters: There were no distinct differences between the time cluster concerns (1963-75; 1976-97, and; 1997- to date); the issues prioritized are largely similar across all time periods and only differ slightly in the trajectory and approach, as determined by the skills-set of the group members. As a result, the collective agency in the earliest time cluster was more inward-looking seeking resources internally from the group members, while in subsequent time clusters, there is notable recognition of women's rights, opportunities and openings that groups members push to occupy. After 1997, the women's groups being more educated and having gained greater exposure have while still maintaining the original economic empowerment, welfare and livelihoods objectives, began to build solidarity with other movements that are not necessarily feminist, to clamor for non-feminist issues such as constitutional reform, political inclusion and access to financing. The data collected indicates that to a large extent, the core concerns, approaches in group and movement building, nature of groups' networks and resources are similar across the different geographies and time clusters explored. Perhaps with a more robust data set, further distinctions might be found.

No homogeneity in the women's movement for WEE: The women's movement is not distinct or homogenous. Data collected indicates that women's groups may have begun as informal table banking associations of a few women, that may get registered with time into women's community-based organizations or NGOs, or combine with others in other counties to form formidable agribusiness value chains such as the beekeeping and honey marketing value chains across Kitui and Makueni, or international bead and basketry marketing networks in Kajiado and Nairobi, or the National NGOs such as MYWO, among others. There is no single movement but various strands that form a visible force led by women to advocate for their various interests. Leaders of the various groups and strands of the movement connect with other leaders of similar movements at a higher level. The movement is thus multi-pronged, multi-faceted sometimes informal but clearly visible and always present.

The study found that it is not possible to disconnect feminist mobilizing for constitutional reform to that for WEE, as they are intertwined by the various other issues that concern the various strands.

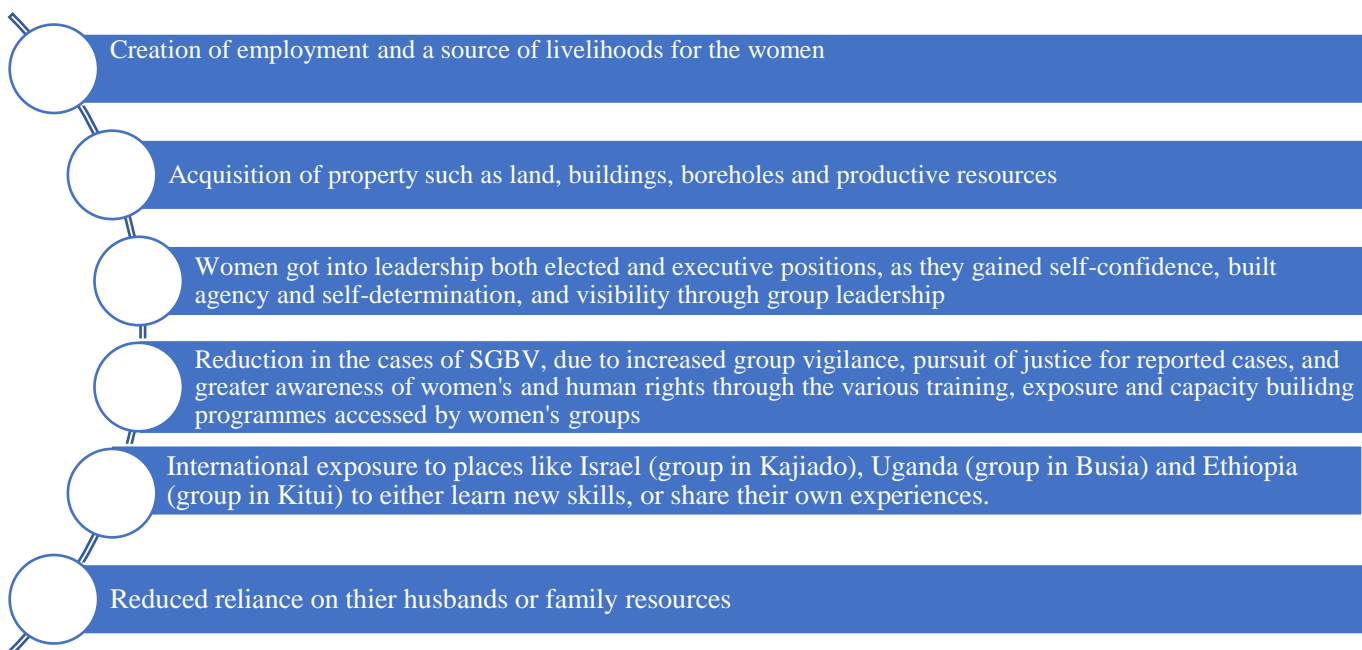
Lessons learnt: feminist self-mobilization for women's economic empowerment

Respondents reflected on the lessons they had learnt so far in the process of forming, sustaining and growing their respective groups. The responses across the various counties were similar and can be summarized as follows:



- i. Need for the right enabling environment to provide capital, skills and to nurture women’s group activities, such as income generating activities
- ii. Access to financing and patient capital is a core pillar and critical to resourcing activities in the group.
- iii. Coalescing into groups gave groups more visibility and attracted resources such as financing, skills building and attention from other development organizations, the government and other women’s groups and movements with similar interests
- iv. A supportive legal framework is necessary for supportive institutional structures
- v. Training and skills building helps bridge challenges related to illiteracy and to help the group members innovate, gain exposure to other opportunities in other localities and to explore.
- vi. Groups that had invested in bigger businesses and initiatives such as land buying, value addition, and cross border trade realized the need to undertake feasibility studies before investing and making commitments.
- vii. Building the groups’ resilience is a critical success factor. Resilience from shocks that may arise from unpredictable climatic conditions, economic meltdown as that occasioned by COVID-19 and from negative political interference were noted as critical for survival of the groups and women’s movements.

Results and outcomes realized from women’s groups and self-mobilization activities, were listed as illustrated below:



5.0 Recommendations

For WEE Hub

The women’s movement is a single movement that focuses on women’s economic empowerment, but it is made of multiple tracks operating at different levels (informal village space, more organized grassroots groupings, cross-county activities, national level advocacy and lobby groups), adopting different approaches (such as table banking,

building wealth through income generation, advocating for women’s and human rights, responding to service delivery such as water access), with different immediate focus areas (grassroots mobilization, influencing WEE at political realms, pursuing legislative and policy change). Although disparate, fragmented and disjointed on the surface, the ultimate objective of the various strands is shared, changing the collective situation of women towards greater empowerment on economic, political, social and other fronts.

WEE Hub should recognize all these different tracks of the women’s movement and support them to build capacity and take shape. WEE Hub should design a system-wide approach to supporting feminist mobilization for WEE, recognizing these multiple facets and levels of operation.

An illustration of the various facets of the women’s movement and the areas that require capacity enhancement is provided below:

Facet of feminist movement	Sphere of influence or interest	Capacity needs
Multi-levels (at all levels)	<ul style="list-style-type: none"> • Community level • County and cross-country or cross-border • National level 	Community mobilization skills relevant for each level of operation
Women’s needs and focus areas	<ul style="list-style-type: none"> • Community welfare and support system • Economic empowerment and income generation • Legal and policy reform including for WEE • Anti-SGBV activism 	<ul style="list-style-type: none"> • Skills to innovate, research and back-up support • Advocacy skills • Build entrepreneurial skills and value chain positioning • Strategic links with feminist legal and policy experts
Multi-stakeholder; key participants and actors	<ul style="list-style-type: none"> • Government intervention and support • Women’s advocacy organizations • Funding agencies and donors • Academia (e.g WEE Hub) • Private sector including agribusiness value chain actors 	How to build and sustain multi-stakeholder dialogue platforms and joint activity platforms

For government agencies and policy institutions

Create an enabling environment for WEE, through supportive policy reform, and making initiatives such as WEF, YEF and NGAAF functional for women’s needs.

For development agencies and donor organizations

Consider flexible resourcing for women’s organizations, associations or movements; allowing for technical assistance or grants. This will enable innovation, documentation of experiences and teasing out of best practices for replication and scaling. One challenge experienced during this study is with regard to access to specific anecdotes and experience that are exclusive to the earlier time clusters, specifically 1963 – 1975; as few of such had been documented. Innovation is needed in a constantly changing and increasingly complex context, fraught with depressed economies, reduced agricultural productivity due to climatic variability; which when further compounded by a discriminatory cultural normative environment hands women a severe brunt of economic



exclusion and disempowerment. Capacity development for women's groups, women's cooperatives and women-owned value chains and businesses is critical in enabling them to scout for and tap from opportunities such as WEF, YEF and NGAAF, to boost their business capital, and entrepreneurial skills.

For business organizations, value chains and entrepreneurial agencies

Adopt gender lens investing principles, which ensure that there are equitable opportunities provided for and taken up by women as men in the private sector to ensure equal access to the benefits from private sector investment. Gender lens investing principles promote equal pay for equal work, equal opportunities for training and promotion, flexible work environment to allow for care work roles for female employees, and also support to the supply chains to ensure equal opportunities to men and women.

For the women's movement and women's organizations

Capacity building especially on leadership, record keeping, financial management skills and conflict resolution mechanisms. The need to create more awareness on the affirmative action funds and how to access it. Many groups either do not have adequate information on the funds whilst those who have hardly access it. In general, the women's movement has a huge potential for the WEE. Hence support from all the stakeholders to push their agenda is therefore recommended.

Annex

ANNEX 1 – Data Collection Tools

Part One: Oral testimony guide

The discussion guide targets the following respondents, and will be applied for both

- *Individual women identified based on their rich experience in the women's movement at different times, particularly in the post-colonial (1963-1975) and the period under government intervention commencing with the UN Women's Decade (1976-2010).*
- *Trendsetters in business organizations/movement and female entrepreneurial role models and trendsetters, who have innovated and navigated different odds to steer big business enterprises.*

The oral testimonies are individual-focused and are aimed at collecting the following data:

- Understanding the personal circumstances of individual leaders in the WEE space,
- Documenting their past experiences,
- Exploring the enablers and challenges they had to surmount, including what inspires and characterizes their personalities.
- Teasing out the critical success factors (contextual enablers) and lessons learnt to inform WEE policy dialogues

Oral Testimony/KII discussion check list and guide for respondents across all time periods

1. You have been identified as a leader in WEE, having made significant contributions to your own economic empowerment as well as for other women please help us understand your journey towards economic empowerment?
2. What obstacles at personal and collective level (along with other women) did you experience?
3. In what ways did the government or other agencies support your efforts?
4. What kind of support if any did you receive from the following parties;
 - i. Your greater network (e.g chama, or business group?)
 - ii. The government?
 - iii. Your community and family?
5. What was the glue that kept the women's groups/associations together and focused on their original goals?
6. Were there times when women got derailed from their original economic empowerment focus? If so, what factors broke the group? Do you have some examples to share with us?
7. What worked well? (Probe for factors that contributed to the achievements)
8. What did not worked well? (Probe for factors that hindered progress)
9. What have been your major challenges as you participate in women's self-mobilization for WEE?
10. Were there some lessons learnt that can inform WEE initiatives by other women today?

Additional questions for post-independence respondents who built grassroots movements

11. There were many changes happening in the period immediately after independence; were there specific factors that triggered your initiative to mobilize women at that time?
12. Did you receive any support from other sources in mobilizing women and building shared goals towards WEE?
13. In your own assessment, what were the most important factors that led to your success in mobilizing women into a formidable investment vehicle?



14. Reflecting on your experiences, do you see any differences in the WEE approaches by women's associations in the post-independence era and those of today?

Part Two: FGD Guide for Organizational Respondents

Targets: Women's self-help groups and organizations supporting WEE in both the post-independence (1963-1975) and after the start of government intervention period (1976-2010)

Autonomy of income and the women's philosophy of life

1. How long has this organization been in existence?
2. Were there concerns about women's ability to earn an income that triggered formation of your group?
3. Who factors really brought you together?
4. How did you choose your leaders, what qualities were you looking for?
5. What issues made you unhappy with your situation at that time, that made you come together?
6. What were your minimum core values that kept you united as a group?

Self-efficacy

1. What factors or concerns brought the women together in order to form the group?
2. What factors have kept the group together that have been critical in gluing the group and maintaining its focus?
3. What are the instances where external or internal forces threatened to break the group? Please give some examples. How were these forces resolved?
4. In what ways did the self-organizing boost women's sense of self-confidence, self-esteem and dignity
5. How did women collectively handle issues related to GBV, negative cultural practices that limit women's activities?
6. How did women handle their reproductive work and chores (probe for unpaid care work) so that it wasn't a hindrance in their quest for WEE?

Instrumental agency: Present ownership of assets such as land and capital

1. What kind of assets and properties do the women in this group own? (probe for type of ownership and whether they have a legal title if property is land)
2. Did owning your assets add value to your quest for economic empowerment?
3. Have the group members-maintained control over these assets, including having the autonomy to sell or change its use at will?

Instrumental agency: Access to and autonomy on credit and financing

1. What has been your experience in seeking financing and where did you seek credit?
2. What has been the range (actual amounts) of credit financing that women typically go for?
3. For the credit borrowed did the women have control over the money?

4. If your group has both women and men as members, have they had the same level of influence and decision making power over the money in the group?
5. In what ways did government support your efforts?
6. What lessons would you share with other women who want to follow in your footsteps towards improving their livelihoods?

Questions for both sets; 1963-1975 and 1975-2010 respondents

Collective agency: Group membership and dynamics

1. How did you organize yourselves along with all these other women? What brought your group members together? What were your shared concerns at the time?
2. What kind of economic activities did these groups engage, and at what level (community/grassroots, county level, national level)?
3. Were the groups mixed of men and women? Or women only? What guided your decision to have this type of group?
4. If mixed, what have been the respective roles? Do women and men have the same level of influence, e.g decision-making power over the group's assets and finances?
5. What achievements and obstacles at personal and collective levels did you observe, that you had to address in order to be successful? What were your strategies?
6. What attitudes did you experience that put women down and limit their economic empowerment?
7. What strategies did you use to address such attitudes that would limit your success? Was there government support?
8. What lessons have you learnt, that are critical footsteps towards economic growth?

Additional questions to capture feminist mobilization and organizing in terms of strength and autonomy

- 1) How would you rate the feminist organizations? (*Here we mean women's groups, women's networks, trade associations etc – whether formally registered or informal*)
 - a. Non-existent - (0)
 - b. Weak – (1) (*fully dependent on and influenced by external forces*)
 - c. Fairly strong – (2) (*Visible and active but sometimes fragmented and dependent*)
 - d. Very strong – (3) (*Fully autonomous, active and influential; minimal external influence*)
- 2) Besides coming together for economic empowerment purposes, were there other factors that brought you together? (*e.g poor farm productivity, SGBV, diminished sources of livelihoods, poor market access.*)
- 3) How is the internal organization of the grassroots movement (*or women's collective action in groups*)? Please explain
Probe for the following:
 - a. Is there a constitution that governs the groups?
 - b. How do they handle internal differences?
- 4) What strategies did you use to ensure that your group/organization/association does not break up no matter the challenge? Please list.
- 5) How do you (as a group) to influence other groups and organizations? (*e.g join their activities, enjoin them in your advocacy work or market-based activities*)
- 6) How are you (as a group) influenced by other groups? (*see (5) above*)



- 7) How have the following influenced your group's (or organization) focus and activities;
 - a. Social and economic activities (includes the culture, government or NGO support to your work, e.g credit schemes)
 - b. Ecological (*specifically environmental challenges e.g changing rain seasons, climate variability etc*)
 - c. Political environment (politics of the day especially past and present political seasons, ethnicity, women's participation in leadership).

- 8) Have you ever had challenges with your group (or organization's) capacity to undertake your core focus?
(*Capacity issues could include skills in managing their businesses or financial planning, group internal governance, poor information access e.g on funding and training opportunities, etc*)

ANNEX 2 – Field work plan

Study and field work plan 2021 - 2022

July 2021 – March 2022

Activity/Week	Jul	Aug	Sep	Oct	Nov	Dec	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	
Review of proposal and tools	■	■	■	■	■	■										
Pretesting					■	■										
Field team training					■	■										
Field work preparation					■	■	■									
Fieldwork/data collection						■	■	■	■							
Preliminary report								■	■							
Data analysis									■	■	■					
Report writing										■	■					
Draft Reports and Policy Briefs											■					
Validation meetings												■	■	■	■	■