

# Strategies That Worked For *Women's* Economic Empowerment

A Case Of 12 Kenyan Women Leaders



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# Strategies that Work for Women's Economic Empowerment

## *A Case of Twelve (12) Kenyan Women Leaders*

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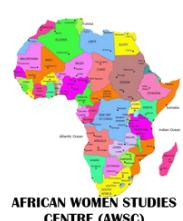
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## **ACRONYMS AND ABBREVIATIONS**

AAWORD	Association of African Women in Research and Development
AfDB	African Development Bank
AWSC	African Women Studies Centre
AMWIK	Association of Media Women in Kenya
CEDAW	Convention on the Elimination of All Forms of Discrimination against Women
CBO	Community Based Organisation
CCGD	Collaborative Centre for Gender and Development
CDF	County Development Fund
CGS	Credit Guarantee Scheme
CREAW	Centre for Rights Education and Awareness
4Cs	Citizens Coalition on Constitution Change
COMESA	Common Market for Eastern and Southern Africa
COVAW	Coalition on Violence against Women
ECOWAS	Federation of Kenyan Women Lawyers
FEMNET	African Women's Development and Communication Network
FGDs	Focus Group Discussion
FIDA	Federation of Women Lawyers
GBV	Gender Based Violence
GPO	General Post Office
KWFT	Maendeleo ya Wanawake Organization
KIIs	Key Informant Interviews
LKVV	League of Kenya Women Voters

MCA	Member of County Assembly
MP	Member of Parliament
MYWO	Maendeleo Ya Wanawake Organisation
NABWEE	Networking and Alliance Building for Women's Economic Empowerment
NGO	Non-Governmental Organisation
SACCOs	Savings and Credit Cooperative Organizations
SADC	Southern African Development Community
UN	United Nations
UNW	United Nations entity for gender equality and women's empowerment
UoN	University of Nairobi
USAID	United States Agency for International Development
WEE	Women's Economic Empowerment
WUSA	Women's Union for Social Action

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Documenting these stories is critical for generating women's knowledge from their lived experiences and bringing it into the mainstream for posterity. This book is part an ongoing series dedicated to capturing women's experiences, with the goal of amplifying African women's voices and perspectives in development process, a core mission of the African Women Studies Centre (AWSC) through the Women's Economic Empowerment Hub program.

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## **FOREWORD**

Acknowledging the vital role of women's self-mobilization in advancing Women's Economic Empowerment (WEE), the African Women's Studies Centre chose to replicate the strategies that worked for women during the 2010 constitution-making process, documented in the book *Conversations with Pathfinders: Kenyan Women in Politics, Leadership, Social Mobilization and Constitution Making*, which serves as the foundation for this publication. This documentation inspired the launch of series No 2 on the Pathfinders Project. This publication was launched during the International Women's Day in collaboration with the State Department of Gender and the UN Women.

The publication is available at <https://weehub.uonbi.ac.ke/sites/default/files/2022-08/ Conversations-With-The-Pathfinders2022-16.08.2022.>

This was followed by a similar research on 'Strategies that worked for women in promoting Women's Economic Empowerment (1963-2010), which led to another publication, 'Pathfinders in Women Economic Empowerment.' We are pleased to present the summary document on strategies that have worked for WEE since 1963, when women's groups became strongly organized in the 60s and 70s and continue to do so up to today. In addition to these grassroots women's movements, individual organizations and women leaders have continually paved the way for women's economic empowerment. The extent to which economic inclusion can be achieved for marginalized groups, including women and girls, depends on supportive structures, such as a strong women's movement, which should advocate for policy reforms promoting economic opportunities, particularly for women pathfinders in WEE.

The study employed a qualitative approach through a feminist lens to gain insights into women's lived realities. Findings show that women, through their collectives and groups, engage in various entrepreneurial activities aimed at advancing WEE and supporting their practical and strategic gender needs. Despite progress since the adoption of the 2010 Constitution, Kenyan women still face significant economic, social, and political disadvantages.

Although Kenya has made several gains for women's economic empowerment, the implementation of these measures has been slow, hindered by patriarchal barriers and limited policy advocacy (UoN, AWSC & WEE Hub, 2022). Women remain underrepresented in key economic sectors, with women entrepreneurs facing limited access to opportunities due to marginalization, competing responsibilities, financial constraints, and other barriers.

The publication also underscores the importance of documenting, analyzing and sharing our story of the Kenyan and African Women's struggle in building a new socio – Economic order through walking the path that women leaders have walked and continue to walk in different sectors. In addition, this publication and others coming from AWSC that focus on financial inclusion should inspire development partners and government to invest in women's enterprises so that the MSME can grow and leave poverty behind. The government should also invest more on Article 43 of the Constitution by budgeting in three areas that also support the Care Economy.

This underscores the urgent need for collective strategies to advance women's economic empowerment and to draw insights from those who have long championed this cause. The book highlights effective strategies used by women trailblazers, mapping pathways toward WEE, building a critical mass, and strengthening the women's movement in Kenya. It documents their voices and draws important lessons from their experiences to inform future initiatives.

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## **PART ONE**

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“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”.

Mary Okello

## **1.0 INTRODUCTION**

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This publication is based on a study by Kabira & Ngunjiri (2024) that explored the impact and contributions of the Women's Movement and Self- Mobilization in Kenya during both the pre-independence and post-independence periods. The study documents stories of women's journeys, highlighting their successes and challenges. The narratives portray women, not as victims of their circumstances but as heroines characterized by determination and resilience. The book from which these strategies are drawn from offers chronological and historical accounts of women's self-mobilization towards economic empowerment. In another earlier study, (Kabira et al. (2018), discuss how women have navigated historical, socio-political, and legal spaces to challenge the mainstream knowledge, in their journey towards a transformative and just society.

The promulgation of the constitution of Kenya in 2010, marked significant progress in addressing systemic barriers and creating opportunities for Women's economic empowerment (WEE). However, more effort is still needed to establish sustainable policy framework that address economic disparities between genders. WEE is widely recognized by governments, international development institutions, and businesses globally as essential for human progress, thriving economies, and business success. It is apparent that WEE yields multiple benefits, contributing to the overall goal of strengthening global gender justice and serving as a launching pad for future interventions in feminist movements. Women's Economic Empowerment is a powerful tool for change, promoting gender equality, and delivering greater benefits to communities and nations.

The extent to which economic inclusion can be achieved for marginalized groups, including women and girls, depends on supportive structures such as a strong women's movement. The movement should advocate for policy reforms that promote economic opportunities. Addressing the wide range of issues affecting women globally calls for strong partnerships among various stakeholders involved in the ecosystem of women's economic empowerment. It is essential to invest in women leaders and networks to enhance their capacity to advocate for these important policy changes. Research conducted by UoN WEE Hub under Women in Business Incubation (WBI) project highlights that the informality of most women's businesses significantly hinders their access to financing (UoN WEE Hub,

2022). This lack of formalization often prevents them from participating in schemes like Credit Guarantee Scheme (CGS).

The UoN WEE Hub (2022) report indicates that 59% of the enterprises interviewed were male owned, while only 41% were female owned. This disparity suggests that male-owned enterprises have a higher likelihood of accessing CGS compared to their female counterparts. Addressing these challenges, along with numerous others that women face, would create a more equitable environment, allowing women to achieve economic empowerment. Gender inequality, characterized by differences in rights, responsibilities and opportunities for men and women remains a major global concern in the 21st Century.

In his speech on the International Women's Day in 2018, UN Secretary-General, Antonio Guterres emphasized that gender equality and women's economic empowerment represent 'unfinished business and the greatest human rights challenge' (Guterres, Personal Communicarion, 2018). Further, women continue to lag in various economic spheres and leadership roles, with their voices often lacking representation in discussions that affect economic development. Globally, gender gaps are pervasively explicit in access to: job opportunities, education, healthcare, leadership and decision-making processes.

## **1.1 BACKGROUND AND CONTEXT**

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The women's movement and self-mobilization in Kenya, between 1963 and 2010 significantly contributed to women's economic empowerment. A study by Kabira et al. (2022), titled Conversations with Pathfinders: Kenyan Women in Politics, Leadership, Social Mobilization and Constitution Making, provides a comprehensive historical perspective on the strategies employed by women in self-mobilization. It highlights the contributions of grassroots women's groups and associations during this period and examines how these efforts influenced policy transformations related to women's economic empowerment (WEE). The strategies employed by these women are essential in assessing what drives effective leadership in Women's Economic Empowerment (WEE). Their solidarity, unity of purpose, selflessness, and passion for WEE, as well as their commitment to self-mobilization, were instrumental in securing the gains reflected in Kenya's 2010 constitution.

Many contemporary female leaders have made significant contributions to advancing women's economic empowerment.

For instance, Lilian Mwaura's legacy includes the establishment of the FIDA Kenya Chapter; Mary Okello founded the Kenya Women Finance Trust (KWFT) and Makini School; and Terry Kantai served as the secretary of Women's Union for Social Action (WUSA). Rachel Gatabaki is recognized for spearheading the Women's Business Conference in The Hague, Netherlands and participating in key global forums including the women's leadership conference in Dakar (1995) and the Beijing Conference. She also played a big role in the Council for Economic Empowerment for Women. Similarly, Catherine Ichoya, a manager at the National Bank supported women in accessing loans, thereby enhancing their financial inclusion. These women are among the many who have profoundly influenced the trajectory of women's economic empowerment by championing effective leadership strategies in WEE.

Recognizing the pivotal role of women's self-mobilization in advancing Women's Economic Empowerment, the UoN WEE Hub launched the Networking and Alliance Building for Women's Economic Empowerment (NABWEE) initiative. The program seeks to replicate the successful strategies employed by women during the making of the 2010 constitution, (2022) with the goal of building and strengthening women's networks for effective policy advocacy.

Research conducted by the WEE Hub (2024) assessed the awareness of women's rights and leadership participation within the NABWEE project. The findings indicated that majority of the women within the network already held leadership positions and were prepared to leverage these roles to promote and advance women's economic empowerment (UoN WEE Hub, 2024).

The strategies effective for Women's Economic Empowerment (WEE) are based on a study on: Examining the impact and contributions of the Women's Movement and self-mobilization in Kenya in the period between 1963 and 2010 (WEE Hub, 2022). The study covered six regions: Coast, Western, Eastern, Central, Rift Valley, and Nairobi. It documented the history and contributions of grassroots women's groups and associations and the lessons that can be replicated. It analysed the contributions, roles, influences, and strategies employed by women in self-mobilization and movement used from the 1970s to the 1990s regarding WEE and their implications for policy in response to the central question posed.

The study employed qualitative approaches through a feminist lens to gain firsthand women's lived realities. It drew from feminism and feminist research, which situates women and their issues at the center of the research process, and which advances knowledge production, based on the voices and African women's knowledge as highlighted by Kabira and Maloiy (2018).

It utilized the Feminist Mobilization Index (FMI) and the Women's Empowerment in Agriculture Index to gain insights on WEE.

The target population consisted of women involved in groups and business networks that were established before Kenya's pre-independence and during the promulgation of the Constitution of Kenya in 2010. Purposive and snowballing were the sampling methods used for selecting participants. Narratology, KIIs, FGDs and desktop reviews were employed to collect data. The use of narratology was particularly significant in capturing the women's stories, which served as rich repositories of their lived experiences. The narratives illuminate women as potential owners and producers of legitimate knowledge, an alternative to traditional methods that often overlook women's unique experiences and perspectives.

The findings of the study indicated that women, in their collectives, were engaged in a variety of entrepreneurial activities aimed at promoting Women Economic Empowerment (WEE) including: farming, cattle rearing, dairy farming, cereal and fish trade, land acquisition and sale, poultry and pig rearing and tree planting. Further, the findings revealed that despite lack of adequate information from existing pre-independence data on self- mobilization triggers, women took initiatives to acquire literacy. This improved their living standards for they were able to start varied income generating enterprises. The results demonstrated a conscious effort by women to liberate themselves from poverty, through sheer self-determination and a drive for self-emancipation at individual, family and community level. Consequently, their motivation and actions not only led to political awareness and activism, but also raised consciousness around the existing socio-cultural and economic gender disparities and discrimination.

Additional evidence from the data revealed strong interconnectedness among women's groups, especially in comparison to their male counterparts. This interconnectedness was for establishing and sustaining guiding principles and leadership for Women's Economic Empowerment (WEE), which in turn enhance self-mobilization. It is against this background that this publication highlights the strategies that the women used to self-mobilize, address hindrances to their economic empowerment, and initiate enterprises aimed at improving and sustaining their livelihoods, as well as those of their families and communities.

## 1.2 LITERATURE REVIEW

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This section presents a review of relevant literature to identify what other scholars have written about women's leadership in WEE. It also identifies gaps that are the current study seeks to address. The review explores key concepts, including Women's Economic Empowerment, women's movement and self-mobilization, the Beijing Platform for Action, Women's participation in leadership and governance, and the link between women's leadership and economic empowerment.

### 1.2.1 WOMEN'S ECONOMIC EMPOWERMENT

The concept of women's economic empowerment has evolved over the years. It involves ensuring women have equal access to and control over resources, enabling them to have greater influence over different aspects of their lives (Taylor and Pereznieta, 2014).

Taylor and Peresnieta identify eight key dimensions of women's and girls' economic empowerment which include:

- Financial Services
- Social protection
- Business development services
- Unions and fair employment
- Skills training
- Trade and access to markets
- Financial and physical assets provision
- Regulatory and legal frameworks

The indicators capture the multiple dimensions of women's economic empowerment. A research report by Hunt and Samman (2016) highlights that achieving women's economic empowerment (WEE) requires concerted effort, targeting efforts that prioritize women's needs, preferences and heterogeneity. They argue that no single intervention, or actor, whether it be education, skill development and training, access to quality and decent paid work, care work, access to property, assets and financial services, collective action and leadership or legal, policy and regulatory frameworks, can adequately address all aspects of WEE. Therefore, it is essential to implement contextually relevant

strategies, particularly for the poor and marginalized women to ensure equitable outcomes in economic empowerment. Furthermore, women's leadership in both formal and informal decision-making processes is essential in responding to challenges they face in their development. It is therefore important to create supportive conditions that enable women to harness their economic autonomy.

Mira et al. (2024) identify several potential barriers to female leadership and economic and social empowerment for women, particularly in relation to unpaid work and child care responsibilities. Women's economic empowerment requires the establishment of clear pathways that enable women to experience transformative power, agency and economic advancement. Additionally, the "Women's Economic Empowerment Strategy" outlines UN Women's vision for fostering women's economic agency, autonomy, and overall well-being. This strategy assesses the global landscape and UN Women's role in realizing the economic rights of women and girls (Hunt, 2016). Effective implementation of laws supporting women's rights is essential, as is the promotion of their rights and the elimination of all forms of discrimination against women in areas such as employment (Cook, 1997).

According to the Global Gender Gap Report 2020, Kenyan women continue to face significant economic, social and even political disadvantages. Although Kenya has realized several gains for women's economic empowerment as enshrined in the Constitution 2010, the implementation of these measures has been slow due to patriarchal bottlenecks and limited advocacy (UoN WEE Hub, 2022). Women remain underrepresented in key sectors of the economy, and women entrepreneurs struggle to seize available opportunities due to various challenges attributed to their marginalization, traditional gender roles, and lack of skills among others. This highlights the urgent need to develop collective strategies for empowering women economically, which this book wishes to focus on.

## **1.2.2 WOMEN'S MOVEMENT AND SELF- MOBILIZATION**

Women's self-mobilization has been globally linked to Women's Economic Empowerment (WEE) and gender justice. Through self-mobilization, women have successfully advocated for protective policies that enhance their equitable access to opportunities and resources for both their collective and individual advancement, including economic progress (Ngunjiri et al., 2022). Researchers such as Domingo et al. (2016), Kabira (2018), and Kabira & Mbote (2017) have

further expounded on issues surrounding marginalization, and misrepresentation leading women to adopt various strategies, including self-mobilization, lobbying and advocacy for economic emancipation and recognition of women's rights. Women's self-mobilization is a powerful expression of feminist agency for economic empowerment, enabling them to fight against sexual harassment in workplaces; push for value of unpaid work and advocate for women-focused budgetary allocation (Htun & Weldon, 2018; Weldon, 2011).

Numerous studies around the world show that women have successfully engaged in self-mobilization for political action. Examples include the Feminist Movement in the Philippines (Sobritchea, 2004); solidarity protests in Argentina (Mason-Deese, 2019); legal mobilization, contestation and denunciation in Colombia (Domingo, Menocal & Hinestroza, 2015); and the implementation of gender action plans in Zambia (Hassim, 2006). These efforts have involved liaising with international and global institutions, such as the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) (UNW-CEDAW, 2012).

Evidence indicates that women in Kenya have self-organized into informal groups and, at times, formed associations to address their ongoing economic marginalization. The 1970s period marked the emergence of a purposeful women's movement catalysed by the 1<sup>st</sup> International Women's Conference in Mexico in 1975 and the declaration of International Women's Decade. The movement gained momentum with the United Nations International Conference in Nairobi in 1985, which resulted in greater visibility of women issues. Following this period, several key women's organizations were established to advocate for women's rights in Kenya. Notable formations include: The Federation of Kenyan Women Lawyers FIDA (1985); the Association of Media Women of Kenya (AMWIK); League of Kenya Women Voters (LKWV); The National Council on The Status of Women (NCSW) 1992; African Women's Development and Communication Network (FEMNET); The Greenbelt Movement; The Association of African Women in Research and Development (AAWORD, 1989); the Education Centre for Women and Democracy (ECWD); the Coalition on Violence against Women (COVAW); Women Political Alliance Kenya (WPA-K) (2000); Citizens Coalition on Constitution Change (The 4Cs); Collaborative Centre for Gender and Development (CCGD, 1996) were formed after 1985 to champion women's rights in Kenya. These newly established women's organizations collaborated closely with pre-existing organizations such as Maendeleo ya Wanawake Organization (MYWO) which has been active since 1952. Other studies on related topics highlight that women's self-mobilization and communal endeavors in Kenya became particularly evident during the colonial era.

During this time, women played a significant role in the fight for independence through the Mau Mau movement (Njiraine et al., 2021). According to this study, women featured prominently in the Mau Mau network, serving as a crucial link between the fighters in the forests and those in the reserves. Consequently the tradition of women's self-mobilization in Kenya can be traced back to the pre-independence era when they supported the Mau Mau movement by hiding men from the British army, and providing food, while others actively fought alongside men in battles (Lichuma 2017).

According to Geisler (2004), although women mobilized and played a key role in the pre-independence struggle, national liberation did not translate to their own liberation. He asserts that "despite their involvement and participation in liberation struggles, there were no marked changes or improvements in their rights and empowerment." Regionally, similar events were taking place like during the apartheid era in South Africa where women mobilized themselves across racial and economic divides through a "motherist approach." This drew attention to the problems they were facing as mothers (Britton & Frish, 2009). Additionally, among the Yoruba in Nigeria, a group of individual high-status women known as the Iyalode, actively participated in their local movements (Adamu, 2006).

The constitution-making process in Kenya was an integral and critical part of championing a country's democratic state-building. Women's collective involvement in the constitution-making process epitomizes their self-mobilization efforts. The need for self-mobilization, according to Ngunjiri et al., (2021) refers to the process of women organizing themselves in groups or towards common goals. They were largely driven by the need to counteract subordination and exclusion, aiming to enhance both individual and collective agency to improve access to resources like land, labor, capital, and opportunities for self-realization including education and leadership. Fernandes (2018), argues that effective strategies for women's self-mobilization in political participation included building strategic alliances, networks and coalitions with other progressive social movements. This collaboration created spaces for political articulation which helped to collectively construct political, economic and social justice. Women pathfinders did not leave any stone unturned during the 2010 Constitution-making process. In their publication, Kabira et al., (2022) highlight that women organized themselves to present both individually and collectively at the national level and during constituency hearings sessions through grassroots networks. They also lobbied civil society organizations, religious organizations, and political parties to incorporate gender perspectives into their programs. Their shared vision and ability to leverage international conferences to elevate women's

agenda on global platforms were significant achievements.

Women's constitutional gains are attributed to their effective self-mobilization, which influenced the constitution-making process (Kanyi et al., 2022). However, despite the achievements, women's economic empowerment remains elusive. As Nzomo (1993) avers, women need to develop additional strategies to transform their immense potential power into real power in various domains. This study presents some of the strategies Kenyan women leaders employed to economically empower other women, give them a voice and enhance their visibility.

### **1.2.3 THE BEIJING PLATFORM FOR ACTION**

Since its affirmation at the 1985 Beijing Conference became a critical platform for addressing major issues affecting women, including poverty, education, economic rights and the structures and policies that influence decision making at all levels. The Beijing Platform for Action provided a comprehensive blueprint of commitments designed to address glaring gender disparities that disproportionately disadvantaged women. Among the women mobilisers for the conference was Eddah Gachukia who served as a nominated Member of Parliament between 1974 and 1983. She was as a passionate champion for women's interests, and girls' education and a prominent figure in women's movement and self-mobilization. The Beijing platform marked a significant milestone in terms of reforms that were geared towards transformative reforms and regulations on gender equality.

Allotey and Denton (2020) highlight both progress and challenges faced in delivering the Beijing Platform for Action 25 years later. They note undeniable advancements in gender equality and with 189 governments committing to removing obstacles to women's equal and active participation in all spheres of public and private life. This commitment has led to a substantial increase in opportunities for women in the health workforce and career opportunities through enhanced education pathways. This is likely to promote women-centered and sustainable development, contributing to sustained economic growth, by providing basic education, life-long education, literacy and training, and primary health care for girls and women. A study by Jannah (2020) underscores the significance of education in empowering women. It highlights the significant relationship between women's land ownership and their economic empowerment, as well as their employment of opportunities. Education empowers women and girls to challenge societal norms and stereotypes, enabling them to advocate for their rights and participate productively both private and public spheres.

Despite the gains made through the Beijing Platform for Action, Kenya, like many African countries, continues to face significant challenges regarding women's representation and leadership in public political positions. According to a study by Kamau (2010), women representation in African parliaments is considerably lower than the global average of 18.8%. This underrepresentation in leadership roles has grave economic implications for the achievement of Kenya Vision, 2030, as noted by Kithinji (2011). Muswere (2020), questions the progress Africa has made in implementing Sustainable Development Goals for 2020-2030. He argues that limitations in transformative strategies hinder the sustainability of these goals and suggests that effective multisectoral partnerships and collaborations are to achieve these objectives of outlined in Agenda 2030 and 2063. Additionally, (Bertay et al, 2020) examine the link between gender parity and economic growth, reporting that gender inequality has a negative impact on economic outcomes.

#### **1.2.4 WOMEN'S PARTICIPATION IN LEADERSHIP AND GOVERNANCE**

Several factors contribute to the limited participation of women in leadership and governance. First, women often lack strong social support networks that would facilitate their entry into governance. Second, societal stereotypes about women's capability in leadership roles have hindered their advancement. The absence of a sex-disaggregated database has resulted in an incomplete understanding of the ratio of women's to men's participation posing challenges for evidence-based gender targeting in development planning. According to Hora (2014), there are significant barriers to women's leadership emanating from several factors such as socio-cultural attitudes, a lack of experience in public decision making, and scarcity of women leaders who are role models for young women and girls. Nevertheless, scientific evidence demonstrates that women can be powerful agents of change.

When women are meaningfully represented and engaged in leadership, their contributions can have far-reaching benefits in promoting gender parity and enhancing decision-making at all levels (Gill et al, 2009). They argue that this representation has important implications for development, research and the formulation of solid policies aimed at transforming the landscape of contemporary women's leadership. Additionally, Mathur (2011) contends that transformative women's leadership, coupled with increased education and independence, fosters economic empowerment for women in the new era of economic empowerment ultimately benefiting societal development as a whole.

## **1.25 WOMEN'S LEADERSHIP AND ECONOMIC EMPOWERMENT**

In discussing women's economic empowerment, Christopherson et al (2022), posit that variety of legal barriers in the domestic laws of various countries have prevented women from achieving full economic empowerment. This has negative macroeconomic implications. In many countries, laws often reflect and perpetuate gender norms that restrict women's economic participation. Removing these barriers through legal reform has proven to be an effective way to catalyze greater participation of women in the economy—along with the related macroeconomic benefits. Once legal barriers are eliminated and provisions for equal treatment under the law are established, the law can serve as a powerful tool to motivate women to pursue equal opportunities. It can also help shift mindsets concerning the role of women, and hold institutions and individuals accountable for achieving progress. Therefore, it is imperative for countries to focus on eliminating existing legal impediments and to create incentives that promote increased economic participation among women.

In line with the Beijing platform for Action agenda, women's economic empowerment (WEE), promotes inclusion, and active participation. The agenda emphasizes the importance of women's full participation in all spheres of society, including decision-making and access to power, for achieving equality, development and peace. In addition, equal rights, opportunities, access to resources, sharing of family responsibilities, and partnership between men and women are critical for their well-being and democracy.

Coffey et al. (2020) illustrates a tale of two extremes in terms of economic inequality by showing that in 2019, 22 of the world's richest men owned more wealth than all the women in Africa. They assert that the inequality is fueled by a broken, sexist economic system that concentrates power and wealth among a few billionaires, exploiting women and girls from marginalized groups at the bottom of the economy.

The advancement of equal opportunities at country and local levels has been faced with considerable constraints. Even though African women have embraced entrepreneurship, and have been empowered through initiation of micro and small enterprises through capacity building, Dejene (2007) highlights policy and legal obstacles that have continuously limited poverty reduction and economic growth, household incomes and entrepreneurial activities, but also women's access to assets.

Recommendations are made on the need to re-look beyond initiatives for poverty reduction to have a more holistic view of women's economic empowerment. Christopherson-Puh et al (2024) argue that removal of legal impediments through legal reform and the establishment of provisions for more equal treatment under the law are powerful tools for ensuring women's participation in the economy. This has the additional benefit of enabling the achievement of their full economic empowerment. Using case studies from five African Countries, the authors propose changes to cultural and traditional practices that limit women's inclusion to formal employment. They advocate for the removal of discriminatory legal frameworks to support full realization of women's economic empowerment. Additionally, they discuss the potential of legal reform and its impact on women's ability to work, and their economic growth. The authors further emphasize the need to reform country legal frameworks to remove discriminatory provisions and support women's economic empowerment for positive legal, social and economic outcomes.

Women's economic empowerment is increasingly at the core of international development policy, aimed at reaching the development objectives set out in the Sustainable Development Goals. These objectives aim to empower women, reduce poverty, inequalities, incomes and the disproportionality of women and gender-based discrimination in unpaid care work. Governments must be made accountable on substantial formality and equality matters, and in line with the Beijing Platform for Action resolutions and agenda Grantham et al. (2021; Gouws & Madsen, 2021). The equal rights and inherent human dignity of women and men are fundamental principles enshrined in the Charter of the United Nations, the Universal Declaration of Human Rights and other international human rights instruments. This includes the Convention on the Elimination of All Forms of Discrimination against Women, that strives to ensure the protection of women and girls, and that has frequently been referred to as a global bill of rights for women.

Jenkins and Hearle (2023) discuss new evidence regarding the progress of women's economic empowerment drivers in light of global challenges. They identify a gradual improvement in attitudes and social norms, along with changes in business culture and practices surrounding women's economic empowerment, despite the absence of a systematic tracking system to measure the extent of practices, status, and trends.

Cornwall and Rivas (2015) evaluate the shift from gender equality to women's empowerment as a means of reclaiming transformative gender development and global justice. They assert the importance of integrating women's rights into the

international development industry. They examine the trajectories of the term "development" in light of their reframing and link it to the broader global justice movement. This perspective aligns with the main objective of the Beijing Platform for Action which emphasizes the fundamental freedoms, dignity and rights essential for the global advancement and empowerment of all women. Key areas of focus include women's economic advancement, access to opportunities, services, and resources, as well as their agency—including decision-making abilities in households and markets, manageable levels of paid and unpaid workloads, and overall well-being.

Peters et al. (2016), in a review of the enablers and barriers to women's economic empowerment (WEE), identify key aspects such as growth, productivity and human development. They found that WEE significantly improves family outcomes and household decision making, while also providing access to power that can influence societal decisions. However, the study also highlights barriers such as gaps in the labor force and participation, as well as challenges in employment and entrepreneurship opportunities for women. These barriers are often exacerbated by gender disparities in education which are directly linked to economic empowerment, and contribute to limited economic opportunities.

## **1.3 CONCLUSION**

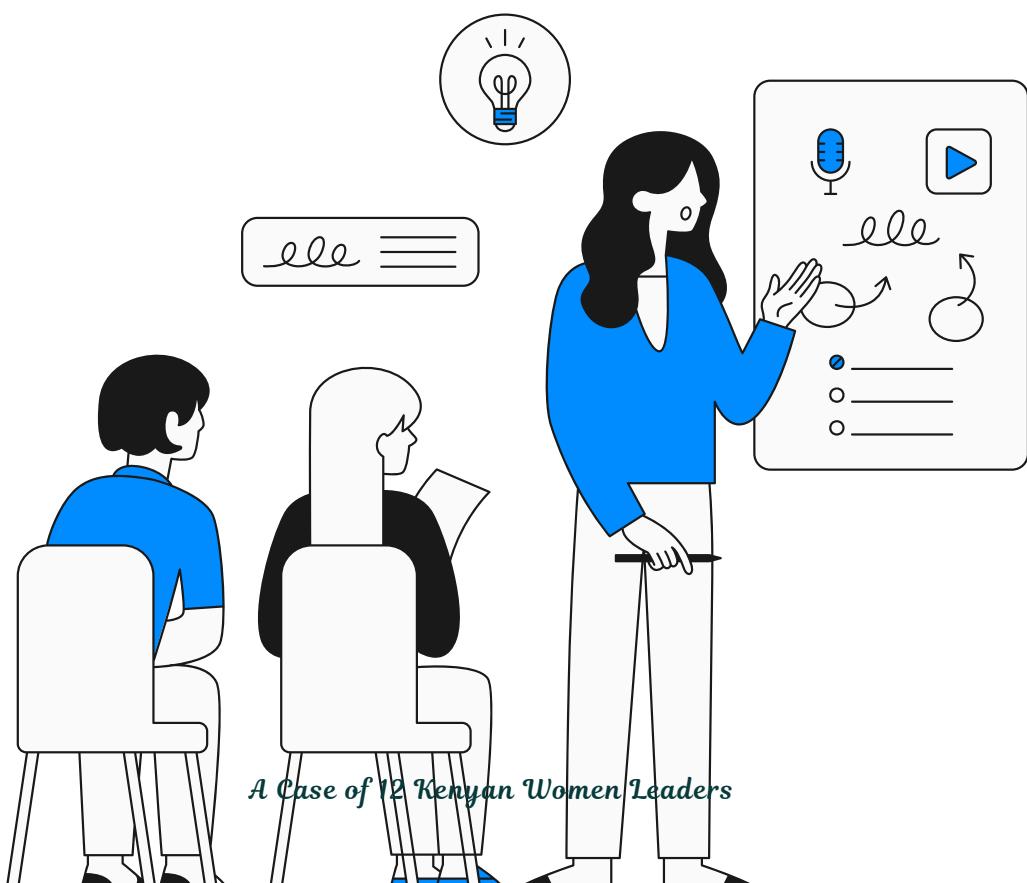
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Women's movement and self-mobilization played a significant role in women's economic empowerment. Existing research demonstrates how women, through sound leadership mobilized themselves to alleviate poverty and improve their livelihoods, and those of their families and community. Despite the hurdles encountered, they made significant inroads in socio-economic and political gains. Varied initiatives and opportunities by women leaders are critical triggers for advancing women's socio-economic and political rights, and particularly addressing the economic marginalization of women. This has a ripple effect on factors such as decision making at individual, family and community level and access and use of resources by women. Consequently, women are able to extricate themselves from perennial impoverishment, conscientization through acquisition of education and more opportunity to engage in varied transformative entrepreneurial activities. Thus, we argue that the quest for gender equality and women's economic empowerment enables the reframing of development and global justice. This corresponds with the overall aim of the Beijing Platform for Action aimed at rudimentary human liberties and WEE.

## PART TWO

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### Strategies for Leadership in Women's Economic Empowerment



## 2.0 INTRODUCTION

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Economic empowerment, driven by inclusive and sustainable economic growth, is vital for achieving gender equality. The women's movement in Kenya demonstrates the self-mobilization and resilience of women leaders, whose narratives reflect their in leadership and economic empowerment. Before exploring the strategies they employed, this paper will present brief biographies of these women.

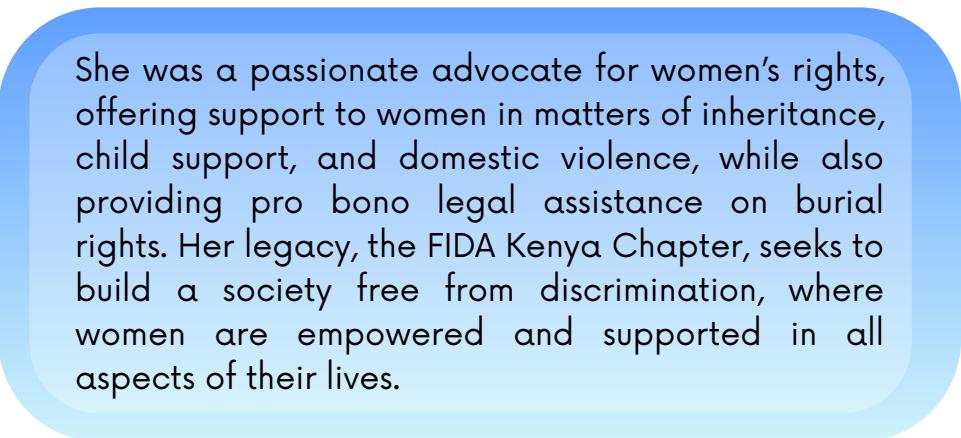
### **A BRIEF ABOUT SELECTED KEY WOMEN LEADERS**

Over the years, Kenyan women have significantly contributed to the nation's economic, political, and legal progress through various empowerment initiatives. They have willed to share and document their stories or experiences, and impact on development and social change. Yet, their perspectives remain largely untapped, with their voices marginalized in mainstream discourse that privileges "his" story.

In their various leadership roles, these champions of women's economic empowerment have committed to advancing Kenyan women's voice and agency. They include: Lilian Mwaura, Dr. Mary Okello, Esther Mwaura, Grace Wanjiku King'atua, Esther Mwaura Mwiru, Hellen Seidon, Hellen Nkairessy, Lizzie Wanyoike, Rachel Gatabaki, Rukia Subow, Catherine Ichoya, Terry Kantai and Winnie Mujesia.



### **Lilian Mwaura**



She was a passionate advocate for women's rights, offering support to women in matters of inheritance, child support, and domestic violence, while also providing pro bono legal assistance on burial rights. Her legacy, the FIDA Kenya Chapter, seeks to build a society free from discrimination, where women are empowered and supported in all aspects of their lives.

### **Dr. Mary Okello**

A gender rights crusader with diverse experience in both local and international micro-finance sector, served as the Vice-President of Women's World Banking in New York. She founded the Kenya Women Finance Trust (KWFT) which has since evolved into a bank, empowering women by easing access to loans. As a Senior Advisor to the African Development Bank, she played a pivotal role in developing the Women in Development Policy Paper, which significantly revolutionized improved the terms and conditions for women in financial institutions. Similarly, Catherine Ichoya championed women's access to credit by advocating for flexible lending practices. As a manager at the National Bank of Kenya, she encouraged fellow bank managers to accept alternative forms of collateral, such as logbooks, to enable women to secure loans. Her efforts empowered women to access financing that allowed them to export their products. Ichoya also facilitated networking opportunities for Kamba women at Gikomba market, helping them establish exports of Kenyan baskets. By facilitating linkages between banks and women entrepreneurs, she contributed to the establishment of Masai markets.

### **Esther Mwaura**

She has been an active leader in the women's movement in Kenya, playing a key role in promoting women's economic empowerment. Lilian has dedicated her life to working with women living in poverty, gaining firsthand insight into the impact of settlement schemes and manual labor. These experiences informed her awareness of social inequalities and strengthened her resolve to address them.

### **Grace Wanjiku King'atua**

She is a trained social worker who has provided vital social services and worked with people with disabilities. In 1968, she trained community development officers to mobilize women into groups, to enable them get land allocations from the government of Kenya. She has been instrumental in the formation and leadership of women's groups such as Nyakinywa, Wezesha and Muungano.

**Hellen  
Seidon**

She is a prominent member of the Woman's Guild and has been instrumental in teaching women about family planning methods, despite strong opposition from the church. Hellen has provided support to orphaned children and those with disabilities at the Dagoretti Children's center. Saidon has also played a leading role in MYWO , especially mobilizing women to join adult classes to acquire literacy and life skills.

**Hellen Nkairessy**

hailing from a remote area in Kajiado County, benefited from early missionary education. She is the chairperson of Ushanga, a women group spread across Turkana, West Pokot, Baringo, Narok, Kajiado and Samburu counties, where women produce and sell bracelets used as a campaign tools against female genital mutilation (FGM). She has worked closely with Masaai women to address their challenges and has been a leading advocate for removing barriers to girls' education, focusing on enrolment, retention, transition and academic performance. She emphasizes that cultural norms around resource ownership, such as livestock, often exclude women, as men are traditionally seen as the sole owners of cows, limiting women's access and control over family resources.

**Lizzie  
Wanyoike**

Until her demise in 2024, Lizzie Wanyoike, was an accomplished business woman, educator, philanthropist and woman recipient of the 2018 Social Entrepreneurship Award. She founded the Nairobi Institute of Business Studies (NIBS) and was very instrumental in mentoring and encouraging girls to take courses in engineering and business management, previously male- dominated.

### **Rukia Subow**

Born and raised in Langata, Nairobi County served as Kenya's ambassador to Iran and as the Chairperson of Maendeleo Ya Wanawake, a national organization dedicated to mobilizing women across the country. Racheal Gatabaki developed her passion for Women's Economic Empowerment (WEE) while in Primary school. As Secretary of Women's Union for Social Action (WUSA), she led efforts to support and empower disadvantaged women and girls by equipping them with information and skills to participate productively in society.

### **Terry Kantai**

In 1975, Terry Kantai was appointed to the Women's Bureau, where she became its first chairperson. Despite limited resources and narrow mandate, she successfully mobilized grassroots women for economic empowerment.

### **Winnie Mujesia**

As the Chairlady of Maendeleo Ya Wanawake in Kakamega County, Winnie Mujesia has been involved in mobilizing women groups that participate in table tanking. This initiative enables these groups to manage their activities at home, take charge of projects and care for their children. Through her initiative, she has encouraged women to practice horticulture and maintain kitchen gardens, so they can reduce their reliance on market purchases. She has also involved women to dairy farming and poultry rearing for personal use. These entrepreneurial activities have empowered women to engage in table banking, which in turn empowers them to initiate individual projects and self-sustaining businesses. Additionally, she has linked women to microfinance organizations to enable them access loans to boost their table banking efforts. Thanks to her leadership position at the Maendeleo Ya Wanawake, she has reached women in over 60 Wards and 12 Sub- Counties.

The aim of this book is to tease out some of the key strategies employed by aforementioned women leaders to economically empower other women, thereby creating a critical mass and strengthening the women's movement in Kenya. Furthermore, the documentation of their experiences aims to immortalize their voices and draw important lessons for replication in women's economic empowerment initiatives.

## **2.1 STRATEGIES FOR WOMEN'S ECONOMIC EMPOWERMENT (WEE)**

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This section outlines eight (8) key strategies utilized by women leaders to achieve success in women economic empowerment (WEE).

### **Eight (8) key strategies utilized by women leaders**

- Involvement and engagement of both men and women across various networks
- Mentorship programs that embody an intergenerational approach
- Utilizing informal channels for communication and support
- Participation in social work and government economic initiatives

- An inherent passion and desire to empower women
- The formation of groups, associations, organizations, and partnerships
- Sensitization and capacity building for grassroots women
- Collaboration between professional and grassroots women

These strategies are drawn from the main compendium, Conversations with Pathfinders: Kenyan Women in Politics, Leadership, Social Mobilization and Constitution Making, (Kabira et. al 2021) which documents journeys of twelve (12) Kenyan women and draws key lessons from their paths towards women's economic empowerment.

## **2.1.1 THE INNATE PASSION/DESIRE TO EMPOWER WOMEN**

The need for Women's Economic Empowerment (WEE) in Kenya sprung from the strong desire among individual women to change the status quo and ensure women's rights were recognized as development rights. A key strategy employed by several women pathfinders is the inner drive to economically empower women. For instance, Lilian Mwaura, begins her narrative on her journey of women's empowerment, by expressing her deep passion for the cause. She says:



"I started empowering people a very long time ago when I was in primary school at Karuri primary school. I observed that only one girl was going to Alliance Girls School over the years; and I thought, "we cannot all be here and only one girl is going there."

So, I called my five friends and told them, "You know what, we don't have a chance here! Let's move from this school to Limuru Mission School so can have a chance of going to Loreto Covent". So, they agreed. They moved with me to Limuru Mission and we talked to the headmaster and we told him that we wanted to transfer to his school and he agreed. We moved there and five went to Loreto; my late friend went to Alliance Girls; another one to Ngandu School and another to St. Mary Leakey School.

So we all went to good schools.



Notably, the women's passion emanated from their mothers who brought them up. They attribute their success in empowering women to their mothers. Lilian Mwaura narrates,

"I said I have a special place for grassroots women. I have a passion for helping grassroots women. I was brought up by women, my mother and the village women, and I feel I owe them something. I have to give something back to them. And that passion in fact, when I was doing the international meeting for FIDA International, I even brought those grassroots women, even some from Kibera, Mathare, in the rural areas and I told them, 'Come and listen'. And I had to fundraise for them to come."

## Catherine Ichoya

Catherine Ichoya is another notable woman leader who attributes her inspiration and passion to economically empower women to her mother who laid down the foundation, mentorship and knowledge about the challenges faced by African women after independence. During her early life, she began noticing that despite being in-charge of their homes, women had limited economic opportunities. She was particularly moved by the stories of women, who even without formal education, worked tirelessly to ensure that their children had food and went to school. She realized that while the government was providing some support to women by allowing them to participate in some courses, it was not sufficient. Her exposure to quality boarding schools across the country, enabled her to acquire sound education, opening an employment opportunity for her where she became a District Officer in Limuru. Her interactions with Nyakinywa women traditional dancers revealed their discipline, economic activities and unity, which ignited in her the desire to work with them. She recollects the following:



"I still remember my mother telling me how they were taught how to keep the great cattle that we have today and how they would rear chicken. I still remember. That time in the education sector, we still had a lot of women who were teachers. When we think about our mothers who had not yet gone to school, we think about our women in Kisumu struggling with fish to be able to feed their children or Masaai women selling their goats to be able to take their children to school. They may not have been many but they were there. The role those women played was so critical because it gave us the foundation. They instilled a lot of confidence in us. That was a very important period for Kenya in terms of work ethics. I still remember that the government came up with a policy that most of the women would be taken to Warohio. I don't know if you are familiar with that. They were taken to Warohio. That was the time they started to know how to take care of the great cattle. The introduction of new breeds of cattle was started then. The introduction on how women would be able to keep chicken was started from there. These women didn't have to speak English and it was across the country. And there was that policy of economic empowerment of women at that level across Kenya. I am saying that because those were Mothers who came back from large institutions and they came back very different women.



6 Different because a lot of those women were able to rear grade cattle to be able to take the milk to the co-operative society. In other words, you find that the whole family was engaged in economic activities. It didn't matter what age, whether you were in school or not. You would be assigned a specific rule to play. You will be talking about how the entire household could be empowered, not just one person."

Her sentiments highlight a significant period in Kenya focused on women's economic empowerment, particularly through a government policy that aimed to enhance work ethics. The initiative emphasized the importance of collective empowerment across all ages, especially for girls who contributed until they could attend school.

With two and half decades of experience working in a family business, Lizzie Wanyoike's forthrightness and hard work prepared her to start her own enterprise. She highlights the journey of building her businesses from a humble beginning after leaving a family business where she had worked for close to 25 years. Driven by passion and the belief in women's potential, the author emphasizes the importance of integrity, honesty, and truthfulness in work environments and instills these values in her teams.

She says:

6 "I want to elaborate on how I came or how I built my businesses from very little. I had worked for 25 years in a family business, which I had to leave behind. Passion drove me, and I felt so challenged. There is nothing that people can go through that women think of as family and that's why very few of them will get involved in corruption. So for me, I believe that we can do everything. Because we do things right. We don't lie, we give the truth, and I also don't allow my people to go there and lie. In fact, everywhere I go pastors will have tried so many people there and then just last night we were in a burial, a prayer burial, badge of prayer."

Rachel Gatabaki, a graduate of economics, hails from an entrepreneurial family. Her passion for empowering women was inspired by her family's business background. This helped her to mobilize women in the informal sector and agriculture and contribute to their empowerment.

Her exposure and involvement in women's movement was inspired by her encounter and work with women leaders like Prof. Eddah Gachukia and Jane Kiano, who was then the Chair of Maendeleo Ya Wanawake during the UN Women's Decade Conference held in Nairobi, Kenya in 1995. When asked about what ignited her passion for empowering women, she expressed her thoughts by saying:

"It is out of that we had that passion and why it took us during that preparation and the places that we took the visitors to because we had all these women."

Working collectively helps bolster women empowerment.

Dr. Mary Okello's desire to empower women came from her identity as a woman. Brought up by a clergy, she was instilled with the values of caring for the disadvantaged. In her reflection, she says,

"but I am a woman, and I used to see and feel. We grew up looking after people, this was already inside me, only to go to the bank and find the bankers not looking after women."

Her experience of oppression and marginalization while working in the bank stirred the drive to empower women. While in a managerial role, she noticed that her female colleagues were mostly cleaners and subordinate staff. She felt this was unfair and took it upon herself to empower them to empower them to pursue senior positions, just like their male counterparts in the bank. She says:

 "When I was at Barclays bank, I was the only woman manager. I was actually the first woman manager, most women in the bank were clerks and cleaners, I felt very uncomfortable with that and the only way I could help these women was, first of all to tell them that they can also become better women. I told them that they can be in better positions, they can be in managerial positions and not to remain in lower ranks. Most of them were very intelligent, but the issue was that they were women, and banks had discriminated against women that is why they were serving in lower positions." 

From the colonial experience, patriarchy remained deeply entrenched in society and workplaces, resulting in the subordination of women. She quotes a male writer who stated in his book that women could not be bank managers because of their propensity to panic, which would result in losses for the bank. She says:



We were also under the historical laws where women were not allowed to own properties, we were still a colony although we were independent, the colonial laws and rules were still in operation. Therefore, women could not be among the managers, in fact there is a book written by one George, in his book he states that categorically women cannot manage banks because they tend to panic in several instances but it was still part of the system.



In the light of the circumstances, Dr. Okello felt a strong desire to empower women economically for their emancipation. She started by sharing her notes on financial management and encouraging women to pursue professional courses to help them secure positions in banks. Undoubtedly, her actions were driven by her commitment to helping women aspire to be managers and gain professional qualifications necessary for effectively managing institutions.

Esther Mwaura's passion for women's economic empowerment began at age 24. Having experienced racial oppression and inequality under colonial rule in Limuru, she developed a strong interest in issues of inequality and was always ready to defend those who were oppressed. Attending the Beijing women's conference further fueled her passion for advocating women's economic empowerment, prompting her to work closely with grassroots women. She says:



I happened to walk into one of the groups, it was like 100 kilometers from where the conference was happening. And that's where the NGOs were convening. And there was this group of women, a global group of women that were having a tent in Beijing, and they had the likes of my mother. They had all the grassroots women and they called them the GROOTS International. It inspired me. So every time I had a chance, that I had free time, I would rush to the tent, and go, and listen to the stories of these grassroots women, rural women, indigenous women that had come from all over the world. And they were in Beijing. And so, by the time I left Beijing, I committed myself. I want to go and start something like that. So that's how I founded GROOTS Kenya. So, I founded GROOTS Kenya from the inspiration from Beijing.



Ms. Hellen Nkassery also expresses a deep passion for women's empowerment, a passion shaped by her experiences in the ASAL region of Kajiado. She is aware of the challenges faced by women in her community and understands their struggles in general. She asserts,

*"It was always my passion, and mainly it was driven from the perspective of understanding where we are as a community, the hardships that we face, and so I decided also to play my little role to try to address some of the challenges that the women are facing."*

During the 1980s and 1990s, the Maasai community grappled with significant issues, particularly concerning girls' education. Low enrollment, poor performance, and high dropout rates among girls were largely due to cultural norms, which adversely affected the entire community. Recognizing this issue, Ms. Hellen initiated an economic empowerment program aimed at helping women in Kajiado so that they could better support their children's education, especially that of girls. She understood that for women to educate their children, they needed a reliable source of income to cater to their special needs in school. She recognized that without addressing women's economic empowerment, other social aspects of a community would also be a challenge.

*"You need first of all to look for a way or even just make that woman feel that yes she is able to."* Hellen views the economic empowerment of women as sustainable, beneficial to the community, and as a means to give women a voice:

 I looked at our culture and I said, how could I empower these women? And having come from that community, I settled on milk. Reason being in our pastoralist communities in fact I thought that it was only Maa but I've realized it's in most of us. The cows belong to the man but the milk belongs to the woman. 

For Catherine Ichoya, her experience while working at the National Bank of Kenya inspired her passion for women's empowerment through access to loans from financial institutions. She realized how challenging it was for women to qualify for formal loans, even though she worked in the bank's finance department under an unsupportive white general manager. This experience reawakened her commitment to addressing the issue. Her rise to leadership as a District Officer in Limuru enabled her to encounter issues that affected women's groups. As a National Bank Manager, she advocated for the use of alternative collateral like logbooks, enabling women without traditional assets to access loans. She narrates:

6 But it was very difficult. I dare say that you know for a lot of women to be able to borrow the money. What I realized afterwards is that later on, I had to leave the bank. I was in the finances department and offices, but you couldn't lend. You were feeling intimidated and I remember it was the general manager who was a white man at one time called me and told me to see him in the office. And he told me "Catherine, I think you are in the wrong institution. The National bank is here to make money."

I think you need to think. I see you have a lot of passion for assisting the women. Think of it actually, what else can you be able to do? Can you maybe join an N.G.O or something like that?" I thought I was becoming a nuisance, he helped me, my mind unlocked and I really believe I could not advance beyond that.

The awareness of systemic and entrenched barriers that inhibited women from accessing formal credit and loaning services continued to trouble Catherine Ichoya. As she pursued further education at the Kennedy School of Government at Harvard University, she found inspiration in female role models like Dr. Eddah Gachukia, Jane Kiano and Joyce Owuor, as well as President José María whom she schooled with at Harvard. She excelled at Harvard, ranking among the top students. After graduation, she lectured at Turfs University School of Diplomacy, where she expanded her network among women professionals.

Terry Kantai is another prominent woman leader whose passion to empower women was inspired by the influence of her mother and the Catholic Church during her formative years. In 1959, she began working closely with Jack Bauer, and in preceding years, at an early age, became the secretary of Women's Union for Social Action (WUSA). She credits her mother as a central figure in inspiring her work with women, particularly disadvantaged young girls and vulnerable women. Terry's mother, the wife of a church minister, played a vital role in maintaining the church after her husband was killed during the Mau Mau war. She helped keep the church community together and recruited a pastor to continue her husband's work. Terry attended a Catholic primary school where she walked closely with the administration and leadership. This early exposure helped her emerge as a young leader in Meru, sparking her interest in charity work and women's economic empowerment. A Catholic nun, recognized her leadership potential, setting her on a path to working with disadvantaged girls and empowering women. She recounts:

6 I was committed because from childhood I saw what my mother did. My mother was also organizing women in the church and getting things done. And then you go to school where you meet sister Njamabaura and she shows you the way. I was charitable. I liked to care for people who were not in a position. It was just a gift. I developed an interest when I was in primary school, I went to a Catholic school. What we now popularly know in Meru and some parts of central province as WUSA women's union for social action and I became the secretary who chose it in 1859, that is a long time ago. The sister had identified me and another lady, and began to mobilize women to make sure that we can take care of the women who are disadvantaged and ensure that girls could go to school and that they be empowered with information and knowledge of how to live in a society and be productive.

Her early leadership role in WUSA, ignited her a passion for charity work, providing her the opportunity to support vulnerable members of the society. By age 15, she had traveled to Italy, met the Pope through WUSA, and helped mobilize hundreds of women and girls in Embu and Meru Diocese. Together, they purchased land in Embu and established a girl's home craft training center. Working with donors, volunteers, and Bishop Gachome, then Bishop of Meru, they began raising funds to support women's empowerment. She shares her experience:

6 "We had some Italian donors, but also people volunteered, you know, you brought your chicken if it was Harambee and we brought the beans, and we raised the money that way, but it is still outstanding. And some of the structures are still there and functioning. So, I think that was a durable effort. During that time, the idea of the WUSA started in 1954 when I was in primary school, so that is how we did it....and we worked with older women."

Despite her young age, Terry Kantai possessed remarkable leadership skills, a strong passion for helping others, and a charitable nature. Her involvement with the Catholic Church provided her with valuable training and opportunities to support women's economic empowerment. After her employment in 1968 as a Social Development Officer in the Ministry of Social Services, she quickly embraced economic empowerment. Her early experiences had prepared her well, despite facing challenges such as drafting a Social Welfare Policy and addressing cases of disadvantaged Asians following decentralization of positions.

## 2.1.2 FORMATION OF GROUPS/ASSOCIATIONS/ORGANIZATIONS/ PARTNERSHIPS

Realizing the historical marginalization of women and the patriarchal nature of Kenyan communities, women trailblazers saw the need to establish organizations focused on empowering women economically.

Mary Okello proposed establishing an association that would help women entrepreneurs save and borrow money from the bank. Establishing the Kenya Women Finance Trust (KWFT) was an uphill task due to socio-cultural norms that restricted women from accessing traditionally male-dominated spaces like the banks. Consequently, it required the collective efforts of women lawyers, bankers and other stakeholders to come together and pool resources in order to set up an organization that would adequately address women's issues, with a particular focus on access to finance. Her initiative to mobilize women and engage bank managers to allow the opening of children's account bore fruit enabling women to access banking services. This was a great breakthrough for her. She proudly reflects on her effort by stating:

 Before that I was really struggling with these issues that women had no access. I went to the bank and I said can we open a children's account and they agreed but they didn't know that I was using that to get women start coming to the bank, to have women beginning to learn the language of banking. So, women were coming and saving through children's accounts, it was a very big breakthrough because I would see women coming to the bank. I would still go to the market, Dagoretti Market was the nearest, and talk to the women who were selling vegetables, the mama mbogas, "how do you keep your money?" I asked them and that is how I started the 'children's account' initiative. "Do you have a child?" I asked, we had accounts for them; some of them would come and save their money. I taught them how to separate the capital from profit, which is basic money management principle. 

As it appears, Mary Okello made every effort to support women's economic empowerment. She took it upon herself and did what she could to empower them. Her interaction with women entrepreneurs at the marketplace and asking them to save in the bank for their children is a clear indication of her commitment in the course of women empowerment and a demonstration of her strong commitment to empowering women.

The hallmark of her work in WEE was the establishment of Kenya Women Finance Trust (KWFT) that supports women financially. She mobilized one hundred (100) women to contribute two thousand shillings Kenyan shillings (Ksh 2000/=) as the as the foundational funding as they sought willing donors to support their empowerment projects. The women highly welcomed the idea and women and massively supported it. She recounts:

6 Yes, they came to my office. We met and worked out on a vehicle that we could use and that is how we came up with the Kenya Women Finance Trust limited by guarantee, so we formed that organization and invited a hundred women to contribute Ksh 2000 shillings fees, they were the founder members. With Ksh 2000 shillings per person, we were able to go to the FORD foundation and asked them to give us funds to run the association, you realize that if you go to a donor without anything, it becomes so hard to get help.

Later in 1982, she said the facility was fully registered and operational. Okello acknowledges women who gave their contributions, which was a lot of money then, and who among them was: Mama Ngina, Christine Anyanga, Beth Mugo among others. It was a show of commitment towards women's economic empowerment, leaving no woman behind.

Dr. Okello did not stop her mission to empower women economically, she established KWFT in many other countries in Africa including Ghana and Uganda. Later, she developed a policy paper on women and development while at Africa Development Bank. She says;

6 While I was there that is when the African Development Bank (AfDB) was started, African Funds Development Bank was very important to me because that is where I was asked to do the women and development policy paper for the 52 African countries. This was very important because African Development Bank generated a lot of profits from all over the countries but it did not have women targeted projects. The policy paper was therefore a very important document addressing issues pertaining women's access to credit and their involvement in the bank's projects across the Africa. Sometimes, banks invest heavily in projects that do not address women's special needs.

In the global space, Dr. Mary Okello endeavored to bring to the table women's issues and concerns to be addressed. While at the World Bank's external gender committee, she reviewed the bank's projects on their sensitivity to benefit the special needs of women. She says:

6 We looked at the bank's projects, for example, if it was going to give a loan to a woman or a mother. You look at the process, whether they considered the special interest of a woman. How will women benefit from the project? So, it was more of reviewing what they were giving you consider the special needs of women. For example, if they are digging a dam, are they damning the source where women are getting water? Are they doing things that help women fulfill their way of life?

Similarly, Catherine Ichoya, articulates how the structured group organisation of women was an effective strategy that worked for their economic empowerment. Her early realization of the need for streamlined gender policies was prompted by her mother's knowledge of government opportunities in chicken rearing and grade cattle breeding which empowered women and initiated the channeling of milk to cooperative societies after independence. She says that these structures worked more effectively when there were well-defined guiding policies on development, some of which were established before and after independence. She expounds by saying:

6 Those structures established then were the same that facilitated our women to even get pretty structures to start buying land as groups, you know. Similarly, if you were talking about women in Kisumu, and their getting together to ensure they were managing the fish industry, I dare to say that those policies of bringing people together and at the material instilling confidence in our people whether they had gone to school or not was very important. Because most of us could not have actually been where we are today. They are important because for me I learnt a lot when I was attached as district officer, acting district officer in Limuru. I learnt a lot from the traditional women dancers.

Catherine adds by saying that the cooperative movement was critical in fundraising for women groups and their empowerment. She narrates:

6 I think the co-operative movement was very instrumental, because women started fundraising as groups and as groups, they were able to access resources through that co-operative movement. It was very important. But the formal banks like the one I worked for, the National bank of Kenya, found it difficult to assist our women if they did not have collateral. It was very difficult across the board. The mere fact that women started working and getting together as groups, they were able to mobilize money and therefore they would have now gone to the bank and requested for assistance since they already had deposited in the bank.

For Rachel Gatabaki her association and leadership in Kenya Airways, the Council for Economic Empowerment for Women, Women's Business Conference at the Hague and Beijing enabled her to establish contacts and networks important for women's economic empowerment with senior women professionals and those in the women's movement. She was the pioneer woman leading manager at Kenya Airways. She remembers that at the time of joining Kenya Airways, almost all senior positions were occupied by men. For instance, she was appalled by the revelation of how disproportionately women were underrepresented in the economic department of the Kenya Airways where the only woman employee served as a secretary. She became more aware of the discrimination after she realized that women could not even save or open bank accounts without their husband's approval. Her associations enabled her to partner with senior women professionals in sectors such as banking to aid women in business access loans for their businesses and projects. She says:

6 "Thanks to Mary Okello. Mary Okello also, a very senior lady who was the first woman bank manager in this country. She was very instrumental in helping women finance these small groups. I have never forgotten that bit. It was pathetic we are taking dignitaries to see a project with about three chickens."

Rachel Gatabaki highlights some specific challenges they faced as women leaders in their journey to empower other women. She remembers how the Government of Kenya appointed a man to lead the women's delegation to the women's conference in Beijing. Frustrated by the situation, women leaders collaborated with key women leaders positioned in influential spaces and key regional development partners including banks, Women's Economic Chapters and other organizations. She narrates their approach by saying the following:

6 You are taking a women delegation and you want them to be led by a man. That's the funniest thing and the government now changed and they made Nyiva Mwendwa the Minister for Social Services. I remember we came up with an idea. We came up with the idea of starting another... in fact the idea came from Dakar to start an African Women Development Bank. We lobbied our ministers when they went to OAU so that they could fight for us to have that bank in Nairobi. Unfortunately, you know we lost it to Uganda. Uganda also wanted to have the bank there but the initiative was ours. But because of lack of support, that Bank went to South Africa.

Rachel Gatabaki was instrumental partnering with women's economic chapters, associations, and women leaders to support women's businesses. In collaboration with the American Government, they supported women in agribusiness and value addition to products for women in dairy farming upon realizing that women in these sectors had great economic potential. She says:

6 We started a chapter which was a National Association of Kenyan Women in Business with women like the late Cecilia Chege who was the owner of Milk Dairy in Limuru. She was the first person who started making Yoghurt. She had cows in Limuru and was making yogurts for commercials. Together with Ida Odinga, we formed an association of women in Agribusiness and again we were sponsored by the American government. And we even invited women from Uganda. We made Cecilia Chege the chair of that organization of women in Agribusiness because we had realized there was a lot of potential in the agricultural field yet women business owners did not have anyone to support them to move their businesses to another level.

Eventually, Rachel Gatabaki with other women organized women in groups that eventually grew crops for export. They began growing French beans and flowers for export to international markets, learning together in the process. She says:

6 We now started organizing women into small groups. We got women who were also farmers who could be contracted to the French bean farming and we got companies to buy. In fact, when I retired in 1992, I started farming too. I have also contracted these women to grow these French beans and pick them up and bring them for exports. I made sure they were learning. I also learn. So, I had my hand on agriculture when I left. It took me to flower farming for export which led me to be taken to

6 overseas countries like Holland to see how our flowers and our French beans are handled when they leave Kenya and arrive at the port there. So for me, the decade was an eye opener which increased my passion of empowering women.

She also highlights the strategy of showcasing women's businesses in women business chapters as a way of mentorship, where the more knowledgeable leaders and women mentored the inexperienced ones. She says:

6 During these chapters, women would showcase their businesses. This kind of mentors others to do the same. And I would like them to come back to what we did, how we fought to go for an international and professional business women conference in Hague. And during this trip, we carried illiterate Maasai women. I was asked to be in charge of three Maasai women in their Mashukas and I said, "you are going to carry your things in your box and all your Maasai regalia", which the tourists like. I am not going to be the one to sell them for you. You will go and we shall take you to a stand. Thank God for the Kenyan government and the Embassy in Hague, they had given us stalls to do this. I had those Maasai women by my hand. At one time, we even got lost in the train going I don't know where we were going, somewhere in Netherlands. We took the wrong train because I could not leave them behind, I had to hold on to them. But what came out is that they showcased their items in Hague and out of that came a lot of businesses which even go up to today.

Effective Leadership for women's economic empowerment involves mentorship, to help women develop their skills, advance their knowledge, and guide the mentees on how to navigate through businesses, and building essential networks for further advancement. The effectiveness of this strategy is evidenced by Rachel Gatabaki's experience. She describes how mentoring and empowering ordinary women exposed and enabled them to export products independently. She explains:

6 They started being exporters themselves, because they got the networks and the contacts hence become direct exporters of their wares. What else can you do to a woman that does that? Unfortunately, these days you find people who try to exploit rather than to expose. But that is the spirit we worked with, of helping to expose women and empowering them with the knowledge and even equipping them to do better in their jobs so that they can become better persons. You contribute.

With other professional and political women leaders, Rachel Gatabaki brought on board notable figures like Lillian Mwaura, Justice Joyce Owuor, Eddah Gachukia and Eunice Matu. Their goal was to provide further mentorship, and encourage young women start own businesses.

Rukia Subow is a Nairobi-born woman leader who specialized in Labour Studies in Israel and worked with the UN and UNDP. She served as Iran's ambassador and was chairperson of the Maendeleo Ya Wanawake between 2006 and 2014. In collaboration with the Ministry for Trade and the Chamber of Commerce, they launched a tree planting initiative across various regions of the country, aimed at promoting water conservation and creating income-generating opportunities. Through her leadership in women's organizations, she effectively mobilized women groups, established cooperatives and supported small-scale vegetable enterprises. Her contribution to women's empowerment particularly through the transformation from grass-thatched roofed houses to iron sheets-roofing stands out as a significant achievement. The economic empowerment initiatives she led saw women's organization engage in different economic empowerment programs, apart from the Maendeleo Ya Wanawake, which enabled women to showcase their products at international exhibitions and participate in export activities. She recounts the following:

 Maendeleo ya Wanawake had this program on women empowerment different from other women organizations because we were more at that time in the 90s and 2000. The difference is that we had international exhibitions. MYWO had a lot of international exhibitions through the ministry of trade, chamber of commerce, Japan, China up to the Middle East. Women were taking their kiondos to China and Japan and that really empowered them. We had a program of tree planting. A program where with the ministry of energy we initiated a tree planting initiative where there was enough water. After some years, women in some places like Kisii and some parts of Rift Valley were selling the trees and they really got good money. So  that is what was unique in Maendeleo.

Similar to the strategy used by Rachel Gatabaki, Rukia Subow showcased women's products at the annual Nairobi National Show, targeting both national and international markets. The Nairobi Agricultural Society of Kenya provides individuals with platforms for exhibition and networking. Through exhibitions, women traders had an opportunity of not only displaying their products but also marketing their raw material and bulk sales, hence empowerment of women. She recounts:

6 We used to have a very big stand of Maendeleo ya Wanawake and we brought everything there. There were people who were interested in those materials, bags, kiondos and everything. From there we got people who wanted to buy in bulk. So, we talked to the women especially in Kariokor and Ukambani to bring kiondos. That is how women were empowering themselves.

For the empowerment of women through access to international exhibitions and markets, she recounts how she supported women under the umbrella of Maendeleo Ya Wanawake to access visas, and even fundraising for their travel expenses including air tickets. She says:

6 Yes, we did. That is why I told you about international exhibitions in Japan, China and the USA. The women were going there. And it was not MYWO at the higher level but we were taking women from the rural area with their products to those exhibitions.

MYWO was helping them get visas to those exhibitions. The women, going to America for one month and coming back, feel they are empowered by visiting other countries. They feel they want to go for more but exhibitions sometimes were a little bit tricky, the tickets were very expensive and some women were doing Harambees to get them.

For Rukia Subow, under the umbrella of Maendeleo Ya Wanawake Organization and leadership, women organized themselves in groups to promote greater economic empowerment and uplift each other. She narrates the history of the organization and how a women's group from Kabete organized themselves and started the Mabati Movement in 1952, to empower themselves. She explains:

6 Women could come together and sell their small vegetables and when they get the money, they try to finish all... to change their thatched houses to mabati. So, it used to be called Mabati Women Group. It started from Kabete in 1952. You go back to the history of Maendeleo ya Wanawake. From there women were in groups. If they buy ten mabati for Rukia next it will be for Wambui or the other Lady. It moved on like that, by every ten years it came with another concept.

She explains how the 'mabati' empowerment concept evolved after Kenya attained her independence in 1963. This was largely attributed to the regional changes that came with self-rule and self-determination after colonization. For Maendeleo Ya Wanawake, the new concept was women's entrepreneurship, and young girls who had finished high school were allowed to join the organization.

With the support of the then head of state, women began to own land and property. She narrates:

6 So, after independence it changed the whole concept that women should go into business. And women should trade among themselves. My mother joined Maendeleo in 1964. She is the one that introduced me to Maendeleo ya Wanawake, when I was in high school. The Constitution for Maendeleo ya Wanawake allows girls in high school to join. His Excellency President Jomo Kenyatta, who was there by that time when I was in school, gave them land. He gave mama Kiano a land where Maendeleo house is.

Working with Maendeleo Ya Wanawake in 1952, rising to the position of a Social Development Officer in the Ministry of Social Services in 1968, and appointment as the first Chairperson of the Women's Bureau in 1975, placed Terry Kantai in critical leadership positions of enhancing WEE. Through networking and partnering donors, she mobilized women into empowerment groups which started as Mabati self-help groups, with membership of 25 women and grew to over 64,000 members by the time of her exit. Her strategy of women's mobilization was successful because it had a clear guiding policy for organized women's groups, broken down specific requirements such as the group's structure, purpose, numbers, objectives and a constitution. She says the following:

6 In the groups that organize, we wrote a policy guideline for what our group should be. I remember the time then was that it should be 25 members, and they should be reading and they should be organized. They should be meeting once a month, and they should be contributing whatever they do, and they should have a purpose.

Through mobilization and structured policy guidelines, there were major transformations in terms of the numbers of women economic empowerment groups under Maendeleo Ya Wanawake Organization. She asserts that:

6 Those are some general objectives and they have been held on to date. Although there are a lot of changes, and improvement will be for the better. But then, when we started, we had 21 groups. And by the time we left, which was 10 years later, we had 64,000 groups of women. They mushroomed and this is the time when a politician decided to own the groups.

On the emergence of other self-help groups, Terry Kantai explains that the Mabati initiative mainly consisted of women in central Kenya region. It was self-motivated and women groups were referred to it mostly through chiefs' barazas. Other self-help groups were steered by the Ministry responsible for social services through government initiatives including infrastructural support. She continues to explain:

 That ministry did a lot, even promoting self-help people build a cattle dip, not just women. They build day cares, built schools, and so forth. But the women were doing very well in getting themselves together, and they were officers. Unlike now, the Ministry of Local Government had his staff community development assistance, whose jobs were only to help people organize themselves for self-help. So, the government had a major input not in terms of money, but to personnel. And I think we cannot say women just woke up and did it. We had something and we believed in it and did it 

Thus, as highlighted by Terry Kantai, mobilization through the Maendeleo Ya Wanawake in partnership with government was critical, not only in articulating women's issues, but economically empowering women groups. She recounts how organizing women in groups such as Nyakinyua worked effectively as a strategy to achieve women's economic empowerment. These groups not only bought land, but also constructed shops:

 I remember by the time we left there were 600 hundred women groups with plots in the towns to build the shops, now I had gone there in 1975 and I left in 1991. 

Further to this, Terry Kantai explains how the establishment of the Women's Bureau in 1975 found women already registering and organizing themselves in informal groups. She explains that initially these women formed part of those who were already enlightened. However, this was not the case in all instances. So powerful was this group that it revolutionized women's potential to access, own and control land, a significant deviation from patriarchal structures and societal norms that had previously denied them these rights. This ushered in unprecedented changes that made women land and property owners through groups and mobilization by the local administration. She says this of the Nyakinyua Group:

When we were to talk about the Nyakinyua, it would be good to see, when the land buying companies were very important because they gave the women the freedom to own property. Women would use the land they did not own, but we also had mobilized the ministry of local government so much that the women would get plots.

Terry expounds that even though Women Bureaus were formed between 1975 and 1976, women had started organizing themselves into groups long before this, and were registered in small numbers and under special categories. She explains that women who had access to education and were more enlightened were better organized than those who did not. However, this did not hinder women with lower education, and who had only gone up to standard two or three from organizing themselves in group. She cites her mother as a beneficiary of one such group that enabled her acquire land in the Rift Valley and Central Kenya long before the establishment of the bureaus. The purchasing of the land was done through the Harambee schools that linked them to land buying companies.

As Terry Kantai notes, women groups faced various challenges. For instance, there was the challenge of class among the women. In addition, they were required to seek for government authorization to hold meetings. Despite all these, women persisted and formed informal groups, pooling the resources they had to empower themselves. She says:

To be able to meet, you know you had to get government permission. What I am saying? Although they were there not in big numbers, there was a class issue that was the history I have of Maendeleo ya Wanawake. That was eliminated, but groups of women forming their own informal groups I think we cannot deny that because they existed to a certain extent. I do not know. But how many? I do not also know, but I do know there were some many who secretly joined together to buy things as a group of five or ten. The informal groups that existed in structured groups came much later. Maendeleo ya Wanawake Organisation was formalized much later because it required a structured leadership composed of the chair, the secretary and the treasurer. That is how the mzungu had set it up.

The role of establishing Chapters and the other organizations was critical in women's economic empowerment; Kantai emphasizes by saying the following:

We had chapters and we also registered with the KUMESA. The organization was registered with KUMESA. We had a Kenyan group for the gender. I have forgotten her name from Kenya but you can say whatever the case, even the lot say it had no impact because somebody learnt something. I think all these organizations were very important because it is what brought the total revolution. Everybody bringing whatever they had and coming to the meeting. When we had a national meeting, we invited them. And it is a matter of exposure. I am talking about organizations such as the CBOs and national organizations. I talked about caucus groups and some political organization, women political alliance came later but in between 85 and 90s, there was FIDA. FIDA is a borrowed idea. We had a conference here in 1985. Then we have a lot of others like CRAW.

Another gallant woman pathfinder who has successfully used this strategy to empower women economically is Esther Mwaura. After attending the Beijing Conference, she decided to establish GROOTS Kenya. GROOTS Kenya is an organization with a mission is to empower grassroots women to speak on their own behalf. Its goal was to raise women's awareness and consciousness. Esther Mwaura says the following:

The idea of GROOTS Kenya is that you invest in the women so that they are first of all able to identify that which ails them. Why are they in their current situation? What is it that they have a responsibility to do for themselves? And how can they do it? And then you give them the tools to be able to do and drive their own agenda once they recognize that. Then, they identify other external factors that must be handled. Because an individual lives within an ecosystem, what is it that must be done within the ecosystem that they live in? So, really looking at what is the government's obligation? What are the development partners' obligations, and designing strategies, advocacy strategies, and conversations with these people so that they can take responsibility and create the right environment for women to advance their own improvements for economic empowerment?

Since its establishment in 1985, GROOTS Kenya has made remarkable strides. For instance, it empowered over 100 women living in informal settlements to collectively acquire 100 acres of land and become suppliers of agricultural produce in Nairobi. Esther Mwaura says:

So, I can give you names of more than 100 women that I met who lived in the slums. Today they are driving their own cars. They have businesses. They own lorries. They are bringing food from Molo to Nairobi. They are farming hundreds of acres of land.

According to Esther Mwaura, land is at the heart of women's economic empowerment. Thus, gaining access to land and autonomy is an indication of grassroots women's empowerment which is her main goal. Additionally, through GROOTS, Esther Mwaura ensured that grassroot women attended international conferences and spoke for themselves hence empowering them and elevating their confidence. She remarks:

And I was going to Toronto for the HIV and AIDS conference, and I went there. I had five women and myself. And when the passports came back from the Embassy, I had a visa but they did not. I went back to the Canadian counter and I said take away my visa. I am not interested in going to Toronto. The women that are living positively with HIV and are living in poverty are the ones that need to be in Toronto. I wasn't coming to Toronto to speak on their behalf. I was accompanying them. If you don't give them the visa, so be it, I don't need to go. And of course, the following day, they all got the visas.

Through negotiation with the government, GROOTS Kenya has linked grassroots women with SACCOS in the whole country to facilitate their access to credit facilities. Esther Mwaura is certain that the Sacco will be a big bank for the women in the near future. The grassroots women also ventured into hiring plates and cups to earn some income. She says:

And it's at the time they started buying cups, plates for each other to furnish homes, which GROOTS Kenya actually invested a lot in. And we told all the women to sell cups or bring all of them together and make them as commercial enterprises. We told them why do you have 200 cups in your drawer? If you have 200 cups and the other one has 200, why not bring them together, hire them for functions, and you make money out of them? How many? When did you get 200 guests in your house? When the other neighbor got 200, we told them to bring all of the women to start enterprises. So, we build on those plates and cups.

From the plates and cups business, the women moved on to establish a cafeteria and finally a hotel in Nanyuki.

Where the women had bought their sufurias then of course, we started seeing people buying tents. But today actually in Nanyuki, one of the women owns a cafeteria. The hotels emerged from bringing plates and cups together that were in the drawers, and they started hiring them. Then they started the hotel.

As demonstrated above, women's empowerment begins from what they have at hand. Trading plates and cups resulted in the establishment of a hotel bringing more income, thus, the impact of women's collective efforts for their economic empowerment.

Grace Wanjiku King'atua also found the strategy quite useful in empowering women in Kajiado. She mobilized women to form groups to be allocated land by the local government. She asserts:

So, when we did a circular in 1984, and we said that women would form groups and go to the local government so that they can be given plots; some of those who started were from Kajiado and they formed 41 women groups that were called Muungano. They were given a very big plot at Kajiado town for economic development.

According to Wanjiku, the little the women have done in groups is what has contributed to the country's basket of women empowerment. Being a young girl in the Maasai community, she experienced challenges bringing women together and convincing the men to allow boys and girls to go to school due to cultural practices that barred women from addressing men. She narrates:

But they used to listen to me because they could tell me "Come you sit here mum" by then women were surrounding knitting. So, I could sit there and later I looked for knitting sticks and started knitting also. As I knitted, I could now tell them that the government wanted women to form groups so that they could even be able to sell the items they knitted and for. For the men, I told them the cows were dying and therefore we needed to build cattle dips. When I took the report back, the funding came very fast.

She successfully convinced women to form groups and men to allow their boys and girls to get education. She says:

 The Maasai women had to consult their husbands. I thank God because the men I approached, I told them that women were supposed to come together so that we could get funding and the men were required to build schools and take both boys and girls to school. None of them refused. 

Although the women had organized themselves into smaller groups where they did communal work, Wanjiku emphasized the need for a bigger group and leadership structure to receive plots for economic empowerment. She formed the Muungano group with 25 members, trained, registered and opened a bank account for them. Eventually, she ended up forming 41 groups of women. She narrates:

 I told them if they come together, there will be some support that will come up and even get plots. That is when we said you must qualify so that you can become shareholders in this group and that is when they became 41 groups. This is because there were some who did not make it to contribute the minimum contributions, and they were left with their groups. That is what happened and they were given plots. 

The groups leased out the plot to developers who gave them one million (Ksh 1,000,000) every year which they divided amongst themselves. Other than organizing women groups, Wanjiku also helped promote girls' education and reduce early marriages. In her oral testimony, she expresses satisfaction in women's economic empowerment and she celebrates witnessing women's advancement: She says:

 But I am happy because all the groups we helped by gifting funds or materials were very happy and they are still continuing. When I meet them, I still visit those places like the other day I went for a funeral and the women were very happy when they saw me. Men are happy! They said, "You helped us and we are able to develop because of your work." 

In Rachel Gatabaki's case, she organized women's groups with a focus on economic empowerment by facilitating their participation in income-generating activities. She banked on her associations and organizations such as the Women's Business Conference, the Council for The Economic Empowerment for Women,

The Professional Women's Business Club and the Women's Movement. Through these organizations, conferences and associations, women's organizations commenced exporting of 'ciondo' baskets to the United Nations. Through her initiatives, fund raisings were held to enable women entrepreneurs travel, and expose them to markets, where they could sell their wares.

6 You know women from Githunguri. As you remember, I did a fundraising for them. A person who has never left from the village and here they are in an airplane with the likes of Nyiva Mwendwa. They also carried their wares for selling in Beijing. By the time we came back, they did not only have money in their pocket but they also had the avenue of exporting whatever they exhibited. So, for me, even today, I feel excited that I played a little bit of empowering the women of Kenya and exposing them to the outside world.

Similarly, Hellen Nkairessery mobilized and brought together four hundred (400) Maa women in a group to sell their milk to Kenya Creameries Corporation (KCC). Initially, these women lacked a good market for the milk, leading to a lot of wastages and losses. Hellen Nkairessery's lead initiative was economically empowering women as they could enjoy economies of scale working as a group. She narrates:

6 So, I was able to bring the women together. We started with 400 women and from there, helped them look for transportation materials for bulk milk. It was a whole exercise, and it was not easy because even to make them understand that it was possible to improve the system such that their money will come directly to them was not easy. Most of the time, we hired young people. They would receive the money and then before it reaches their mothers. You understand all those problems.

She further says:

6 So, we got the women from every ward to come together and join the register as a CBO. Just a social grouping association which would help them come together. Raise some funds and therefore even be able to put their ideas together but I helped them to put up collection centers. They called them dairies. According to us they are dairies, but for people who have been long in dairies they may not see it but for us it is. So, we have about 8 collection centers or eight dairies all over Kajiado.

Through the collective effort of the group, they received a plot from the government to establish the business and later received coolant as a result of being in a group.

 The women group owned the land because we made sure they get the land. They pushed the county government by that time and they got the plot, not in the individual name but in the name of the group. Then CDF now put up the building. Then later on, the county government of Kajiado came in and put up coolants for us. 

Thus, Hellen established the Maasai Dairy Cooperative bringing together over 4000 registered women members and supplying milk in large quantities to Kenya Creameries Corporation. She says:

 Maasai Women Dairy Cooperative. Now this dairy cooperative is the umbrella organization of all these groups. So, all the women in the collection centers are members of the cooperative. They pay shares, then the cooperative is the one that lobbies, hires transport, hires staff and transports the milk and make sure the payments are done, get loans from the bank to be able to pay their members on time. 

Notably, this is a very remarkable achievement in women's economic empowerment especially in a community where women were relegated to the private spaces of the home. The banks are able to pay the women in advance because of the trust they have built with KCC. The group envisions starting their own processing and packaging of dairy products. Hellen Nkaiserry narrates this success by saying the following:

 The women now come to the market. You will see everybody carrying vegetables, it has transformed the nutritional aspect of their families, and then for me, I am able to see the transformation in the woman herself. Before, you would only find a Maasai woman with one pair of shukas and that is what she will wear from Monday to Sunday. Monday to Monday, 24/7 until it is torn! Then she would beg, and beg, the husband to buy her another pair! These days, they have many pairs to change. On market days you have a set. If it is Sunday, you have a set. Ooh that just makes me happy! 

Further, she explains:

A Maasai woman now has a better home. Even if it is not stone-walled, it is plastered and roofed with iron sheets. She doesn't have to climb on top of the house to go and smear cow dung. She has a voice. She has respect. It has reduced conflicts in the home. Because you know it's poverty or marginalization that brings conflicts. Because the minute you are not a contributor, then you are down looked. That has been resolved. It has given them respect. They are allowed to go to those women's meetings by their husbands now because they see value in them. They also contribute to the running of the home even buying salt licks for the cows, buying drugs from the agro vets for their cattle. Some women have even been able to buy their own dairy cows which they manage separately from their husbands' herd, to ensure they have more milk production.

She also narrates how the women have been able to educate themselves and their children using income from their dairy sales. She gives an example of a group chairlady who educated herself and her children. She narrates:

"Imagine, there is this lady I found when she had not done form four, but she used the money from the dairy to educate herself with her children until she finished form four and now, she started educating her children."

Maasai Women Dairy Cooperative has not only empowered women economically, but also given them a voice. Hellen Nkaiserry says:

You know the minute a woman is given a position of leadership at the collection center, she is already a leader. The minute she felt she had been given a platform, she felt that she had a responsibility to represent others. When you come to their county and we go for meetings, they want to be felt and they now have a voice to stand and say yes, I am a leader. You do not need to take this woman to school or through lessons to know what being a leader is. The women have over time gained confidence in themselves and can articulate their concerns wherever called to any meeting. They no longer feel incapable because they have proved themselves through their work in the Dairy Cooperative. Hellen underscores the importance of women working in groups as it is a security in itself. The Maasai Women Dairy Cooperative had a double benefit forming a group and a cooperative unlike the local CBOs.

 The coming together of women has an impact. It is a security. You can't ask them for a title deed to be able to give them money because their coming together acts as a security. So, that one is very important. So, like the reason the cooperatives started getting money from other partners is because they are legal entities, and that's a security. 

Through Ushanga Kenya initiative, Ms. Hellen has also managed to empower women from seven pastoralist counties to meaningfully utilize their cultural skills of beadwork. These counties include: Kajiado, Narok, Turkana, West Pokot, Baringo, Marsabit and Samburu.

On networking, Catherine Ichoya says:

 I was in the bank industry and I could speak with authority. Because we came together as women from different sectors. First and foremost, in the network we were together, all of us. That unity was very important because you were able to access these ladies, whether lawyers, judges, educators, at least I know for sure that I was able to reach them through  telephone calls.

She further explains that cultural norms, women unfriendly policies and gender biased policies were among barriers that made it impossible for women to rise through ranks. For instance, she recalls how she could not rise beyond the position of a manager, despite her desire to rise to higher levels in the company. These challenges helped her to see and reflect how women were being denied opportunities hence disempowering them.

Lack of collateral was a glaring barrier to women's access to credit unless they organized themselves in groups. Moreover, the existing policies were not favorable to women. Catherine says:

 They were not enabled. We didn't have enabling policies that would have allowed women to borrow money, first and foremost, women didn't have their own collateral. You had to ask your husband whether you could get title deeds for the shamba so that you are able to borrow money from bank. It was very difficult for women. That is why I opted even to ask them, we who are in the banking industry, even to allow women bring even the log book so that we would at least give  them some money.

This called for the need to open up the socio-economic and leadership spaces for women. Catherine recounts how they had to put in a spirited fight to ensure the establishment of policies through sensitization to embrace more women in the political and economic spaces. The gains included visible changes like women occupying influential positions like Dr. Ruth Kaggia who became the second woman at the World Bank and a policy advisor to the president. This was despite most positions being dominated by men. Ichoya says:

 We fought it. We fought for political space, we fought for the policy space for women and for the economic space for women.

It was during those fights that we started sensitizing people and the government using the people in the government to take out our issues. That was the time women started entering into these spaces, the power spaces. We worked together with these small groups of women which is very different from what is happening today.

Terry Kantai explains how she used the strategy of partnerships and linkages under the umbrella of Maendeleo Ya Wanawake to address women's issues. The establishment of Maendeleo Ya Wanawake office in 1952, initially led by Mrs. Sanderson, marked the beginning of her efforts to coordinate and tailor MYWO organization to serve African women. This distinguished it from the European women led 'East African Women League' which did not represent African women's interests. She elucidates:

 We were asked to coordinate Maendeleo ya Wanawake, which was the main organization dealing with women, in 1952. It was started by wazungu women like Mrs. Sanderson, not us. We started it because we had the East African Women League, while they had an organization for European Women. But they didn't have one for black women because we could not mix. An idea came that we should have an organization for women to include the wives of the chiefs, people who had gone to school, and the church leaders. They were called women clubs.

Maendeleo came much later but they had groups in many areas but they weren't many. They had formed groups in rural areas called Women clubs.

Terry explains that due to high levels of illiteracy, membership in their women's club was restricted to those from elite backgrounds. After her transfer to Nyeri, she observed rising literary levels and increased self- conscientization among women. However, in areas like Taita in the Coastal region and Kitui in the Eastern

Region, cultural and religious barriers still hindered the formation women's groups. Other projects were initiated in Baringo, Migori and South Nyanza. Despite the challenges surrounding women's land ownership, organizations such as Maendeleo Ya Wanawake worked persistently to empower women. They achieved this by establishing Maendeleo offices, registering women's groups and initiating projects in partnership with UNICEF, NSSF and the Kenya Commercial Bank. While narrating the work done by Mrs. Mwangola, who was nominated to lead a Maendeleo Ya Wanawake's supported project called 'Kwaho in the Coast Region' Terry recounts:

 **Kwaho** was started in 1978. It began earlier, not as a project of Maendeleo, but registered as Mwangola group. It was run like other international NGOs and sometimes the government would give them tokens. 

As the women's movement grew, it began collaborating with other associations and organizations to empower women. Terry Kantai expounds on the role of the Women's Bureau in this effort by saying:

 Women bureau was a key factor in developing international relations and also in mobilizing women because we were denied the policy role. We then decided to go to grassroots. We said there are very few people who are women in leadership and we could count them. So we went to the district and to the villages and mobilized the women and they were in hundreds. We had a critical iconic project where we would be able to receive funding since 1976. You could keep chickens we sometimes provided. 

Terry Kantai emphasizes the revolutionary impact of group organizing on women's economic empowerment by illustrating the sustainability of the work done by many pioneer women in these groups, many of whom are now deceased. In terms of established land ownership companies, investment groups and acreages of purchased land, majorly by women and a small percentage of men. She explains:

 Many of them are not even alive, but the group we have here we are 29. It is an investment group and we invested in land, Maasai land, 50 acres and we took a loan of 9 million and we finished paying, The Amani Githima group. Because it was supposed to be a fountain of ideas and hope and all sorts of development, there are mainly Kikuyus of different age groups. 

I think another lady and I should be of the same age, we are seniors. They were making a contribution of Ksh 10000, to pay the loan, but before it was Ksh 4000. Now in paying the loan, I even think I have arrears. Then I belong to another group. We call it merry go round. We contribute Ksh 1000 a month then we share the money and we do table banking.

She illustrates how the coming together of women and the formation of groups such as PAA has united women in professions such as journalism and education, many of whom own businesses.

Over the years, women from the diaspora and women who had retired joined these initiatives. She provided training on various business projects, guiding women not only in purchasing of land in areas such as Nanyuki, but also investing in government housing projects. She encouraged them to secure loans from the government affirmative action funds for further land purchases and ownership. Further, she emphasized that while organizing women into groups can lead to collective and incredible achievements, it is essential to document group policies and procedures. This documentation ensures structured management, accountability, and sustainability of the group's initiatives. She explains:

We had bought a piece of land in Isinya in Kajiado. I know that because my friend had wanted to buy a share from the Nyakinyua. So many of these women passed on and you know without any written will, it is always cumbersome. Sadly, some people also want to take advantage of such situations. So, that is a problem and that is what I am telling the women groups, that they should ensure they have things written down, so that, say if this happens, and there is money, it can go to this one here. Having structured things.

Existing research reveals that women's access to microfinance improves their economic empowerment. It enables them to earn independent incomes and increases their ability to acquire assets, have savings and improve family livelihoods. Therefore, women's access to microfinance is a critical entry point for women's economic empowerment, especially considering resource restraint that is a consistent hindrance of their economic advancement. Winnie Mujesia, a Maendeleo Ya Wanawake leader in Kakamega County explains how she used this strategy to connect women in the MYWO to microfinance organizations, Ministry of Social Services and the National Government Affirmative Action Funds to finance their enterprises. She shares her experience by saying the following:

I have linked them to other organizations, microfinances and they give them loans to boost their table banking. I have linked them to the Ministry of Social Services where they get loans without interest and women enterprise fund, Uwezo Fund and other youth funds. Women look for money like loans from those women enterprise funds. That is the only support we get from the government and maybe technical issues. We get technical support from them, like when we want to start a project and we need technical support maybe from the ministry of agriculture, they give us. When we want to do livestock, they give us technical advice and training in agriculture and sometimes they give us seeds as groups or individuals.

This statement highlights a strategy to connect women with various organizations and affirmative action programs boosting women enterprises. This will enable them to access loans for table banking and projects while also securing government support in form of loans and technical assistance, particularly from the Ministry of Agriculture, which provides advice, training and sometimes seeds to support agricultural initiatives.

### 2.1.3 SENSITIZATION AND CAPACITY BUILDING OF GRASSROOTS WOMEN

Sensitization and capacity building are key aspects in the collective empowerment of women. Women leaders acknowledge the power of collective action and agency in addressing women's issues and strengthening the women's movement in Kenya. They understand the central role of education and capacity building for grassroots women in achieving economic emancipation. Raising awareness among women about the importance of education is critical for their economic empowerment. Lilian Mwaura emphasizes this by saying,

"Educate them. Education is power. Knowledge is power. Like nowadays, there is new technology, and they don't know how to use it yet things are moving very fast."

Further, she believes that FIDA International's main agenda was to sensitize Kenyan women to know their rights. She later wrote a book about women's rights from birth to death. She wrote the book in a simple language with an aim to empower women on their legal rights. She asserts that:

 To begin with, let me say that we have empowered women to defend themselves in court. We have trained them. They can go to court, pick their cases and defend themselves. The women now know their rights and they know that they can also inherit land from their parents. They have moved a lot of strides. 

Evidently, women have gained a voice and can now articulate and advocate for their rights, especially land rights. This represents a significant advancement in women's economic empowerment. In a similar context, Hellen Nkassery trained women on the importance of group businesses where they could pool their surplus milk together to benefit from bulk sales. She stated,

"I used my own networks. I looked for people from the dairy board. I looked for people to train them to understand that they could bring their milk together, collect, collaborate and sell it in bulk.

Through capacity building and sensitization, women leaders managed to create a critical mass of women sharing the same vision to push forward the women's economic empowerment agenda through generations. For instance, Rukia Subow organized women into groups and trained them to enable them access government affirmative action funds. Under the umbrella of the Maendeleo Ya Wanawake Organization, other organizations and the county governments, women were not only trained, but also enabled to have access to funds, encouraged entrepreneurship and thus be empowered. She says;

 I think we came from very far. Though we have not reached the maximum but we can say that it has done us a lot of good. There are many organizations who are giving out credit. Not only UWEZO Fund, the Women Enterprise Fund or the county government, there are many other organizations who have given women money to start their business or do their thing in every way. So, that has encouraged many women to do businesses, even if one is selling mangoes on the street. That has encouraged women to do the same and it has really helped them. So, where we were those days as the organization, that taught women how to bake cakes is no more there. Now every woman knows and technology has also really helped Women. Women already are empowering themselves; they are not really organized. 

Women leaders implemented a strategy to train other women on the use of digital tools. This initiative aimed to broaden their networks, gain a better knowledge of their clients, and to improve their productivity. As a result, they increased their access to opportunity and increased their profits. On capacity building, Rukia explains that acquiring knowledge and utilizing technology has expanded their entrepreneurial scope: She acknowledges that by saying that:

 Training women on technology, you know, putting all their businesses online has also helped them. So, if I'd buy my flower from a lady, through online and she brings a flower to my house, which also helps. Technology has really helped in many other ways. If women really want to change other women, they have the skills that women need. Empowerment through skills. Women now sell food in the kiosks, but right now you will find women packing the food and taking it down to the offices because there are many people who work in offices who don't go out for lunch. 

Rukia adds a justification for training women in peace and conflict programs:

 Women are also empowered to go to their farms and have their kitchen gardens, because when there is that conflict, you can't go out. So those are things that we can learn from Maendeleo. 

Capacity building enhances entrepreneurship and plays an important role in promoting women's enterprises. It helps boost issues of confidence among women in business. By acquiring financial and business management skills, women are better equipped to access support services for professional development, including networking, coaching and mentoring. This approach can further open up spaces for access to information, markets and securing loans. Using this strategy, Rachel Gatabaki, explains how she has provided capacity building for women by taking them on field trips to view model projects that can be replicated. She says:

 I still remember during one of the field trips, we took these women to Ukambani to see some projects, because these women from Ukambani had told us, "You must bring these women to view our projects." When we got to Ukambani, the women projects they were talking about were even about 10-15. We started organizing how women could be helped in groups, forming themselves in business groups and given money to enlarge their businesses through the banks. 

Terry Kantai used the strategy of sensitization and Capacity Building by mobilizing women and organizing their training. She partnered with community development and cooperative officers, and worked closely with the area chiefs. She explains that many people had returned from detention after the Mau Mau struggle only to find themselves landless. Many of them relocated to Nairobi, did not have jobs, hence the need to be rehabilitated back to the rural areas. Those in rural areas had lost their lands or remained with small parcels of land (shamba), and there was need to improve their socio-economic options.

Many women who had been left single had to work hard to ensure they took their children to school, necessitating them to make ends meet for their families. This also necessitated other initiatives such as the Mabati concept, a revolution from grass-thatched structures, erection of water tanks, and keeping of grade cattle. The initiative gained popularity beyond Muranga and Kirinyaga and spread to the Coast of Kenya. Terry Kantai narrates:

So, it was very easy to mobilize and motivate women because they were willing, and they were keen, but there was a lot of input from Community Development Officers. The cooperative movement also played a key role. In the rural areas, we found the people who had lost their lands and remained with small shambas, but also wanting to prove their socio-economic situation of themselves. So we would call them for a meeting through chief Barazas and talk to them. We would find out what their needs were and so forth. The women were very keen to change the roof, you know, we women used to finish the house after men had built the structure. But then as grass grew old, there were insects which were eating the grass. So, the mabati concept was started that way. It was actually to remove the trajectory, also that women used to go looking for grass and roofing and, and then all of a sudden when it rains, you never know. So, a community development officer, Jeliot Kamau had to come. I cannot forget because when I came up with the objective, she agreed. I said "let us build the houses, let us have a grade cow. Moreover, an iron sheet-roofed house also meant putting in tanks for collecting water. And they were specific and they were achievable because people have copied so much widely about that and it became a revolution, in Muranga, in Kirinyaga, we had so many groups. So, I was told I was doing very well. So, I should go to the coast region to try and do the same. So, we went to the coast, although it was difficult.

Despite the challenges they experienced in women's mobilization through chief's barazas and negative cultural attitude towards women, an opportunity arose from the UN resolution. In line with the UN's resolution to establish women's desks or what came to be known as women's Bureau, and the ministry appointed Terry Kantai to start one, even without status and adequate resources.



This idea of the United Nations, women's year and resolution that came after the ministry was given the mandate to set up a women's desk, which we called women's Bureau. I was appointed to start a women's desk. It had a very broad mandate but no status, maybe not much resources, but somehow the donors who were very keen to help us.



Despite resistance, at the national level against the women's Bureau, the cabinet's disapproval, and lack of policy guidelines, Terry pressed on. She recounts the following:



So, the mandate was that we should mobilize women. The cabinet did not want us to do more than women groups, and issues of policy, but we did them all the same. But because of that, we went to every province, mobilizing the women, and because we had the funding, we became very attractive.



Through Maendeleo Ya Wanawake initiatives within groups, women have benefited through access to Constituency Development Fund (CDF), enabling them to access bursaries and pay school fees for their children. Winnie Mujesia has used sensitization and capacity building initiatives as a strategy for WEE. In her capacity as a trained Maendeleo Ya Wanawake leader, she has trained women and youth in varied income generating activities. She says:



I was trained by Maendeleo ya Wanawake, when I was a district coordinator, in hand weaving to make 'Kikoi', and even beading. That certificate enabled me to apply for KEYOP jobs.

It deals with youths. I had applied to train youths and we trained some youths. I also got a chance to go and assess the trainers in Migori and the youths I have trained. They even help me when I get an order to make and sell those products.

This has also helped them because at least they are doing something they can earn from.



## 2.1.4 COLLABORATIONS BETWEEN WOMEN PROFESSIONALS AND GRASSROOTS' WOMEN

Women professionals collaborated with women in the grassroots as a key strategy to empower them. Evidently, grassroots women have been doing a lot towards their economic empowerment. They however lack access to larger markets and key skills like proposal writing. Thus, a collaboration between women professionals and those in the grassroots was necessary. Esther Maura in her narrative says:

Whatever the women were doing, and then she would bring it back, so that that connection in the partnership because grassroots women alone, they will not do it, but together with professionals, together with people in positions of power. But I think what happens naturally is that grassroots women are aged out, and people find it comfortable to speak on their own behalf because they are able to capture the issues very quickly.

Further she recounts that:

Grassroots women make so much contribution. Just because they are not able to document, do not have adequate platform to tell their own stories, they'd make that contribution. And so, when we don't acknowledge, value the contribution they make, we then don't add value to their own skills, to their own innovations, to their own experiences.

Rachel Gatabaki explains how, as a professional woman, she strategized by collaborating with women grassroots to enable their economic empowerment. She says:

I would go to the grassroots, picking out the opinion leaders in the grassroots and then identifying like-minded women who could form groups, and like I said, the group movement has clearly moved the place of the Kenyan women because you realize when you work alone, you cannot do so much, but when you are in a group, you can move, like said, you can move a mountain. That's the strategy we used, and it worked.

In the case of Rukia Subow, her early work with Maendeleo Ya Wanawake Organization exposed her to working with women at the grassroots, from her election as Vice Chair of the organization in 2006 to the time she left in 2014.

She illustrates how using leadership positions within women's organizations and collaborating with professional women from diverse sectors was instrumental in enabling working with women at the grassroots level. She mentions several influential women including Prof. Maria Nzomo, Hon. Phoebe Asiyo, Hon. Martha Karua, Prof. Wanjiku Kabira, and Mrs. Beatrice Kamau, as strong role models whose contribution to the making of the Constitution of Kenya, 2010, is significant. This served as a gateway for economic empowerment initiatives, and opportunities for mentorship, which was critical in imparting knowledge and skills for growth. She emphasizes how working with grassroots women for economic empowerment acts as a pedestal which propels women leadership in the movement to political leadership. The ripple effect of this is astronomic because women who have led in the women's movement are better prepared and equipped to articulate issues of women's economic empowerment in their parliamentary roles. She states:

 If you look at the women in the last parliament, most of them had been leaders of MYWO at a certain point. The current parliament has only five, whom I think understand women's economic empowerment, but in the last parliament there were very many. There once was a time when the chair of Maendeleo was nominated as a member of parliament and that has also helped. Zipporah Kittony was nominated as a Member of Parliament when she was still chair of Maendeleo. That really encouraged many women. You know I came in 2006 as a chair. 

Catherine Ichoya witnessed and suffered discrimination against women while working as a manager of the National Bank of Kenya. After this discrimination against women hampered her promotion, she embarked on a journey to further her studies. It is at this point where she realized the need to question non-existent and existing gender policies to hold the government accountable for supporting women. This included the drafting of a gender policy for Kenya. After that, at a COMESA's heads of states summit, she began lobbying for the establishment of a gender policy, upon learning of the challenges faced by the first ladies on women's issues. This aimed at mainstreaming support for women, borrowing from SADC and other regional economic communities. It resulted to the establishment of 'the First Ladies Round Tables' incorporating regional gender policies, endorsed by the Heads of State. She elaborates how collaborating with women professionals while working with women in the grassroots movements was significant in women's economic empowerment. She says,

What we did after the COMESA was that a gender policy was adapted. Then we organized a small task force with the assistance from the likes of Getrude Mugeu from Tanzania. Women from West Africa came, they were there. Once we were coming from Beijing and going to the African Union, they were there and all of us went together and ensured that we came up with an African gender policy. So every country in the African Union was bound, Kenya was bound, to ensure they implemented the continental policies that have already been endorsed because they endorsed them. Now, recalling them was necessary including working with the right industries to ensure that was done.

Catherine further narrates:

But economic empowerment is the nerve center of women. What can you do when you are economically empowered? And that is why our concentration was there. When you get that woman empowered, she will not accept abuse, even if it's gender-based violence, even in the homes. She is capable of walking out, going to rent a house for herself. You know a lot of gender-based violence issues are when a woman is not able. Let the woman be empowered in all these spheres then she would be able to penetrate through education. That's why we are having even women vice-chancellors. People like Mugenda are there. How can they be there if they were not empowered? "We came up with the First Ladies round table to use its structure to ensure that the gender policies or any other economic activity policies that have been endorsed by their husbands, the heads of states, are implementable. Rwanda followed that, and they have been able to implement. Burundi too have been able to implement.

As explained by Catherine Ichoya, the establishment of the First Ladies Round Table, was a successful strategy used through collaboration between women professionals and women leaders in the grassroots movement to harness not only social issues affecting women, but also developing and implementing the Kenyan gender policy guideline that enhanced the advocacy for women's support and access to economic empowerment initiatives. For Rachel Subow, collaborating with political leaders was significant in empowering women groups in Maendeleo Ya Wanawake and propelling their empowerment. This included working closely with County Governments and women MCAs. She says:

Devolution has put women, not up here but, at the lower level. That is where we need to mobilize the women, at the county level and particularly those good governors at the county level, and change things for the women on the ground, especially on selling their hardware things or any other kind of business. They can do it. But we need a stronger person at the county level, and that's why we are losing a woman governor because women senators who are elected or nominated are very few. Women senators or nominated women MPS are not given any funds but when one is elected as an MP, they will be given CDF funds which can change a lot of things but women senators are not given any funding. I think Maendeleo has done a lot especially on the number of its members. When I left, it was 4.5 million members, male and female. Of course, females were more since it was started by the British Women. Up to date, I think it has empowered women economically and politically, especially in leadership.

On using a similar strategy, Winnie Mujesia, a Maendeleo Ya Wanawake leader adds to the power of capacity building for women empowerment through groups and women leaders in the organization in partnership with Community-Based Organizations (CBOs), The Ministry of Health on wide-ranging issues that affect women, and which have an overall impact on all aspects of their lives.

I had written a proposal for them to give us a capacity building training ya Maendeleo ya Wanawake leaders and then it reached somewhere and we were not given that training. We also have Capacity Building and training by Maendeleo Ya Wanawake Leaders. We had training through other organizations, and other small CBOs. We also had the Ministry of Health trainers, who trained women on reproductive health especially family planning, they have been trained on Gender-based Violence where Maendeleo ya Wanawake are champions of GBV training.

Adding her voice to this strategy, Hellen Seidon testifies how they helped women write reports and proposals on the kind of aid the women groups needed. She says:

Every year, we would write a report on the groups and a proposal recommending something a certain group required. If it were mabatis or cement they would get those since the government gave them for free. And back then, nursery

 schools were under the parents' watch. So when they requested help from social services, they would receive it, especially building the classes. 

Cognizant of the Maa cultural norms, Hellen Nkairessy took it upon herself as a professional teacher to empower the women in her community through the milk business. She ensured all the 4,000 women members of the dairy cooperative opened bank accounts and were receiving payments directly in their accounts. She says:

 I made sure that each woman opened a bank account. So, they go. I had to take them for lessons. If you don't have a bank account, have a simple phone where your money can come and it should read in your name. 

This is a very high level of economic empowerment and a great achievement to Maa women who have often operated from the periphery. Through the help of Mrs. Hellen Nkairessy, the women have eventually gained autonomy and control over resources. They were now able to make decisions on how to use the money paid to them on a monthly basis.

Another method used under this strategy was through the establishment of Women's Business and Professional clubs for WEE, promote gender equality in the business space, marketing and empowering women's economic entrepreneurship. Explaining how she used her professional knowledge and experience in the banking industry as a manager and accountant, Catherine Ichoya emphasizes how they navigated through established policies to allow women to borrow as groups and deal with the challenges of collateral. The laid down structures were particularly significant in enhancing the growth of the handicraft industry, and linking women entrepreneurs with tourists and the hotel industry, with women benefiting tremendously from these transactions. This included access to loans to groups who were then able to do value addition to their products and commence export of their products. Catherine says:

 Through business and professional women's clubs, which most of our women who were in business had established, most of them had shops and they allowed the Maasai women to display their artifacts at G.P.O, on the ground. They allowed them to start using their shops. And I really have a lot of respect for those women. I dare say, people like Beth Mugo who opened an intercontinental shop and some of the women would take their 

artifacts there. So, when the tourists were coming from Maasai Mara, they could buy whatever they needed before they flew out.

Through lobbying, the government of Kenya saw the strength and potential of women like Jane Kiano, and invested a lot of money in women's leadership. Other rising stars and role models were Dr. Mary Okello, a pioneer in the banking industry and Julia Ojiambo, and this inspired women to become even more united. After the UN meeting, more and more women became empowered and began to invest in schools.

Catherine adds:

So, we benefited a lot as a bank. When I was in the marketing department, we ended up establishing a temporary bank at the University to cater for the women who needed banking services.

You can see the development of structures during that time.

And I dare say that during the UN meeting a lot of things changed in this country. What happened is that the government came in and ensured that they brought certain specific women leaders together. They came together and we learnt a lot. We had women from Maendeleo ya Wanawake, from across Kenya, the leadership of women Maendeleo ya Wanawake across Kenya, we worked together, mobilizing the groups out there all over the country to participate at different forums at the material time. This was really a game changer for Kenya.

Because the government of Kenya identified the strength of the women in various sectors.

As a professional woman in the private sector, Catherine Ichoya in her capacity as a professional woman used this strategy of collaborating with grassroots women by enabling partnerships with banks through banking programs that work for women. She says the following:

The banking industry is really advanced because we have very many programs for women, and we cannot say that we cannot have access to credit. I think when it comes to that sector, Kenya is doing very well. And there is no doubt about it, and the women in that sector have really advanced that agenda. Look at Equity Banks, they have done wonders and our women are benefitting. If you have five cows they are used as collateral.

That in itself is not like when you would have been asked to bring a title deed. The chamas have really helped. If you put in money and it is used as collateral again it has really instilled confidence in our people. We are doing very well and we are one of the best practices among other countries.

Emphasizing on the work of Maendeleo Ya Wanawake in partnership with professional women, Catherine names key trailblazers in the movement including the late Jane Kiano, as instrumental, in establishing structures that enabled, not only the surge of women in leadership positions, but also their economic empowerment.

Terry Kantai on the same strategy adds how critical it was to have structure guiding women's groups in Maendeleo Ya Wanawake Organization, because it not only ensures their official registration but also provides structured leadership, funding, participation, membership, agenda formulation, decision making, accountability and empowerment:

Yes, they had to introduce registration. You had to be registered. We had to be 25 members because at that time, the donor funding was coming from the USAID, from Germany from wherever, and we had very good money. It therefore needed a structure, where people were accountable. I remember one time in Nyeri, the manager of the bank told me that the only people who were keeping money in the account those days were women and women groups. They would save their money, keep it in the bank and they had started learning how to use money, how to make money, and they advanced.

Terry Kantai explains that before and after 1976, women groups in Central Province were referred to as 'Thema', while in Gikuyu and Meru, they evolved into big land-buying companies, such as Nyakinywa in Naivasha. Most of these women were widows and together in the groups, they contributed towards buying land, thus empowering themselves on access to and ownership of property. She says that in some parts of the country, such as the Coastal region, there were sometimes cultural and religious barriers that constrained women from achieving these milestones but overall, this was a big win for women's economic empowerment.

No matter the type of leadership, women's positions either in the women's movement, politics, entrepreneurship or in other professions was instrumental in

women's economic empowerment. Terry explains how collaboration between professional, political and grassroots women was key in ensuring women's economic empowerment. Because at their various levels of leadership and expertise, and being role models, they were already empowered. They offered group guidance, advice, inspiration, influence, productivity and helped enhance collaborations and partnerships with agencies and organizations that supported women's entrepreneurial projects and economic growth. She narrates:

 When Julia Ojiambo became an assistant minister, we sent her for conferences. We sent her to represent us also as a politician and she benefited from the bureau. We wanted to have an economic project which was unique. For example, we got two fiber boats, you know, for fishing and that was classic.

Everybody talked about it, even women could fish without drowning and even they had the motto. I learned a lot even in this journey because I did not know that anyone could make a boat in Kenya. We also started a lot of dairy keeping. We had also done a research with Dr. Marilyn Khan as she had come to help us identify appropriate technology for women, and we found that we could get projects that were generating income and building capacity. So that's how we provided ploughs and a bull for the women. The women from Nyanza and Western regions did very well, they were doing the farming themselves.



Terry mentions some of these women leaders in the women's movement. They included women educators, lawyers, and volunteers, leaders of the Greenbelt Movement, and leaders of the Maendeleo Ya Wanawake. They include: Millicent Odhiambo, Jael Mbogo, Jane Kiano, Nyiva Mwendwa, Njeri Ikuwa, Eddah Gachukia, Adoyo, Wangari, and Hellena Kibichi.

For Rukia Subow, sensitization and capacity building was used as a strategy for WEE under the umbrella of Maendeleo Ya Wanawake Organization. For groups that had no membership, MYWO became a channel, a mainstream women's organization, through which women's voices could be heard and a base for capacity building and organizing to gain access to financial support. She says:

 Although some women were not members of Maendeleo ya Wanawake Organisation, Maendeleo had a voice at the ground where women were always called and given skills to empower other women. When one is trained, they have skills. You empower the women and I think learning those skills has made women go into businesses like of farming and small scale



scale businesses. Those took us some years though, because most of the women were trading from outside. When I say outside, I mean some women had businesses 'without structures, open air kind of a thing' I mean sitting under trees in the market.

Because many of the women sold in open spaces, they got together into groups and put up decent structures. Rukia explains:

They were not housed, maybe markets or selling their hardware outside. But after some years, women got into women groups, they formed some chamas and they built houses or businesses together, like twenty women. In my region we have something called a "Yutto".

Another Maendeleo ya Wanawake Organization leader Winnie Mujesia, expounds on using sensitization and capacity building of women as a strategy for WEE. She says the following:

Using economic empowerment through women groups, we started table banking to enable women to get loans easily. This was to enable them carry out their activities at home, their projects, and also taking care of their children. I have also encouraged women to do horticulture, to have kitchen gardens, so that they don't buy beans from the market, do poultry for their own use and for getting money and also dairy farming. Through table banking, they have managed to start their own individual projects. There are others who own piggery, and there are others who are doing their own businesses.



## 2.1.5 MALE/FEMALE INVOLVEMENT/ENGAGEMENT ACROSS NETWORKS

Engagement of male allies have often worked for women in achieving their agenda. For full women economic empowerment to be realized, the pathfinders pointed out the need for male involvement in the process. Esther Mwaura refers to them as male champions for women's leadership. She says:

Once you orient them on what kind of norms must change, how things need to change so that they can become part of the development that does not negate women into the sidelines, but really put women at the center of leadership for development. They do extremely well. And so, another thing that we need is work with men, and work with the boys, not just by saying those beautiful terms, but really getting them to understand, and orient them to practices that helps them understand that once we empower women, we are empowering them in the right society.

Male involvement is evidently very important in the full realization of Women's economic empowerment, especially male allies who support the women's economic agenda. Lilian Mwaura agrees to this fact when she mentions the workshops they held to educate men how to support women acquire land and become leaders in the community.

Hellen Nkairessy points out the aid her late husband, Hon. Nkairessy, accorded her in her journey to empower women economically when he was a Member of Parliament. He understood her vision and mission and supported the course fully. She asserts:

So, in trying to empower the women, it was very easy for him to pick the idea. So, we used the opportunity of him being the Member of Parliament and to be able to expand the program to cover the whole constituency. So, he used the CDF funds to put up collection centers at every subdivision of the country because by that time, Kajiado Central constituency was like the whole of Kajiado county for it covered the area extending from Isinya to Amboseli, short of Magadi, to Hunters lodge all the way towards Mombasa Road up to Chyulu hills. What is now Kajiado County, was Kajiado Central.

Catherine Ichoya explains how working together with individuals of both genders in positions of leadership and across groups, organizations and associations, was an effective strategy towards achieving women's economic empowerment. This was particularly useful in the constitution of the Gender Policy during the COMESA Summit in Addis Ababa in 2002. It required the endorsement of all heads of state. She highlighted the role played by Justice Akiwumi, then the Judge of the Court of Appeal of the Republic of Kenya. This also required networking, lobbying and dialoguing with members of the African Union and learning from women from the region, who had made greater advancements on gender parity issues from EAC, ECOWAS and SADC. She says:

 I will be forever grateful to the late Judge Akiwumi. He used to attend COMESA meetings. He looked at me and realized that I needed some advice. He then called me, "my daughter come, you have done this and you need to push on." He used to advise me. So, we can have a lot from people who are very senior and when they give you advice you listen. Then you go back to them and tell them, "We were able to take your advice." So, what happened is that the gender policy was endorsed in Addis Ababa in the 2002. Africa Union was there, some regional economic communities were also there. One of the ambassadors came and told me we would also want you to work with the African Union to ensure that we also push this issue on gender policy. I can tell you the women in the region were so strong within ECOWAS, SADC, EAC and COMESA. We know started networking we go together, SADC was very much advanced. We thank God that we eventually got involved in the formation of African Union gender parity. "We learnt a lot from women in West Africa." 

As illustrated above, Catherine engaged both genders across networks as an effective strategy for WEE. She further recounts by saying the following:

 I learnt a lot from the women, especially the ones from West Africa, who were very strong, especially on lobbying. I remember when we were going to push the African Gender issue, the women said we were going to stay in the same hotel. I learnt a lot about lobbying to ensure that you are speaking one voice. We had Getrude Mogela there, the senior women and we all celebrated. 

Additionally, Catherine explains the significance of working with men in positions of influence within organizations and associations. This again came in handy during the formulation of the Regional Gender Parity Policy at the Nairobi Summit in which Mr. Mwenda was instrumental in ensuring the policies were followed. She says:

Well, I talked about the COMESA gender policy and the good with that and African Union Gender parity. You know what it is, we have approved it. You can record the policy and hold the member states responsible. You can refer to that and remind them that they are not following those policies, are we together? Maybe I should say that other than those regional policies in COMESA, we also had an opportunity again through Mr. Mwenda, we had a summit in Nairobi. We would go to countries in summits, the first ladies come and they would stay in hotels and it was noted.

Catherine adds the notable role of another man named Mwencha Muma who supported the running of the First Ladies' Round Tables as the heads of state deliberated on their own issues. The ladies' meetings mostly focused on issues around economic empowerment of women:

I remember again talking to Mr. Mwencha Muma, a man I respect very much. We suggested that maybe we could start a first ladies' round table where, when the heads of state were deliberating on their own issues, the first ladies would also be talking about their issues. That is what happened and he said yes. We as COMESA established the first ladies' round table. So, during the summit we would have the heads of state and the round table. We discussed issues around women and economic activities about women.

Having worked in the African region for 20 years, Catherine Ichoya gained immense knowledge and experience. Through her COMESA contacts and support at the Secretariat, she highlights the need to ensure there was a gender policy in all institutions. Regardless of the challenges she faced, she continued to mobilize women in Zambia and at the African Union through her networks, and also with the support of President Hellen Johnson, who through the United Nations, gave her a lot of consultancy funding. She was further inspired and supported by the ladies who were advising the president during her visit to Lugunza University. Thus, support from women across one's networks are critical in the journey to women's economic empowerment.

Additionally, she emphasizes that because Mr. Mwencha Muma believed in her and in women's leadership in COMESA and the African Union, they were able to use the male goodwill and support to establish gender policies that ensured some level of gender parity and, thus, economic empowerment of women. She narrates the following:

 I came back and I eventually joined COMESA. I joined COMESA around 1995 there. But I joined as an expert for women in business. I worked for some time then I realized we were not going to get very far. Because I already had a lot of experience. The good thing is that the then secretary-general, Mr. Mwencha listened to me. He gave me an opportunity to implement what I thought was important and this does not happen in most of the institutions. Again, it was very interesting when I got there. We were three of us, senior women, there were no women in the structure. Again, luckily, I had done policy, so I understood immediately there was a problem. And I thank God because the leadership at COMESA was really very positive. I want to say that there is a man I will forever thank. Mr. Mwencha the former secretary general for COMESA and also, he was at the African Union but because he believed me, I said this is what I want to do, and it is very important when people allow you to be where you are. Because our people don't advance because you are not given that opportunity. He said "you think you can do it" I said yes sir. I know what is lacking in this institution is a gender policy.  
 We don't have a policy for women.

Lizzie Wanyoike highlights the importance of collaboration among all genders for economic empowerment, drawing from her real-life experience. She stresses the need for trustworthiness and psycho-social support, noting that engaging both men and women can positively impact influence not just women's economic situations, but also families, households and the broader community. She says:

 There is nothing that you can do alone you need people and you need genuine people you have to be very careful with people you start with initially I was not a bad person so I had some real genuine friends who prayed with especially when I was homeless and they were willing to walk with me and again we all need each other in my group I had two men who were very instrumental one was an engineer and the other one was a banker he the one who sent me to south Africa , sent me to his nephew to buy the computers and typewriters.  


In the above discussion, Lizzie Wanyoike shares her journey, highlighting the importance of genuine friendships and support from both men and women in achieving women's economic empowerment.

## **2.1.6 MENTORSHIP AND EMBRACING INTERGENERATIONAL APPROACH**

Mentorship was a key strategy for women's economic empowerment, as it ensures the continuation of generations of women who can influence policies at the decision-making tables. Research indicates that women greatly benefit from mentorship, particularly in their businesses and leadership roles. This support helps them overcome communication challenges and build self-confidence, thus increasing their chances of success.

Dr. Mary Okello recognized the importance of mentoring young women in skill development and professionalism aiming to help them achieve positions of bank managers.

 Well, now we have grown in to serious levels of mentorship in the banks and that is why at one time Barclays had the highest number of women managers in the country and right now I think most companies have got about 50% of their board members being women which is an improvement although it was small at the time we started, I think the bank picked it up and it worked. 

Dr. Mary not only mentored women but also men on how to treat women who go to the bank. Instead of the male guards asking women who visited the bank "unataka nini?" which is very intimidating, she told them, "When a woman comes just ask her mama nikusaidie aje?" This shows courtesy and kindness towards women. At the end, she confesses that:

 When I started this mentoring program, I had to tell the girls that they can also be managers, had I not told them that they can go beyond what I am, they would have not taken me seriously. We need to support one another, when you are in a position to help others. When I had seven campuses, all of them except one were headed by women. 

As espoused above, Dr. Mary has been a strong advocate for encouraging women and girls to excel by promoting them into leadership positions. This support has led to a remarkable transformation in society demonstrating that women can be effective leaders. She takes great pride in testimonials from women who tell her that without her mentorship they would not be sitting in the boardrooms where key decisions are made.

Likewise, Esther Mwaura notes that through the mentorship of Prof. Wangari Maathai, she established GROOTS Kenya, an organization aimed at empowering grassroots women to speak on their own behalf. Under Prof. Wangari Maathai's mentorship, Esther, who was also in the Green Belt Movement, received the necessary encouragement to pursue this path. Prof. Maathai expressed her support by saying,

*"I give you my blessing, if you want to take that path and grow the roots in Kenya, please do it."*

As a result, Prof Maathai became Esther's first mentor in the development of GROOTS, which now supports over 3500 grassroots women across the country.

Esther further emphasizes the vital role of mentorship, particularly for the younger generation in ensuring the continuity of the women's movement and empowerment. She believes, an intergenerational approach can help young women embrace the selfless spirit that resides in the older generation for posterity. She says:

 So, I think this is doing a lot of mentorship to the young women that are coming into the movement. In fact, one of the things we say about GROOTS Kenya is a transgenerational movement where you have young people coming in joining the movement, and the rest of us getting into other spaces. Because I think the wrong notion is that there is more space for so much work than the hands that we have. So, the work is a lot. So, I think that has really helped. 

Certainly, empowering young women is not just a moral obligation; it is also an economic necessity. One of the critical aspects of this empowerment is self-confidence. Mentorship plays a vital role in building that confidence by connecting them with successful women who have faced and overcome similar challenges. It is about breaking down barriers, challenging stereotypes, and providing equal opportunities for women to thrive in any field they choose.

## 2.1.7 INFORMAL CHANNELS

Mary Okello employed informal channels to gather information about happenings within an organization. When someone was going to be promoted, she would gather information from the guards or waiters to determine if the individual has skills and deserves the promotion. She says:

 They were my friends, so I would tell them tell me what goes on in this place and I would get the information "so and so is going to be promoted" they would tell me because they hear the bosses talking, so those are some of the tactics I used; waiters were my friends when things were being made in the hotels, I would ask who are there{laughs} I had my own way of asking because you had to have a system that would give you information. Information is key. If I didn't have that information or if these guards didn't tell me that an incompetent man was going to be promoted, how would I push the papers of a woman? I needed to know who is better than so and so. Therefore, I had to have my informal channel of getting information. I also know that by virtue of being a woman there is no place that can only be accessed by men, we have access to everywhere, so you have to have people who can help you get that information. 

By highlighting the need to rely on informal channels to gather crucial information about promotions and workplace dynamics, Mary Okello uses a strategy that supports women's advancement by identifying qualified individuals. They recognized their unique position as women to access male-dominated spaces, emphasizing the importance of having allies to obtain necessary information. Her aim was undoubtedly professionalism, gender equality and equity in the workplace. She ensured that the qualified individuals were hired regardless of their gender.

## 2.1.8 PARTICIPATION IN SOCIAL WORK AND GOVERNMENT ECONOMIC INITIATIVES

Women's economic empowerment has been significantly advanced through participation in social work and the provision of social services to other women and girls via government initiatives. Hellen Seidon, for instance, shares her experience caring for children with disabilities. She discloses:

When I started working at that office with my sister here, there were disabled people to look after. Our work was to visit different homes and find out what made the child become disabled. We then talked with the parents and advised them on how they could be helped and for those whose fate was to remain bedridden for life, we took them to Dagoretti to stay there instead.

Care work has often been viewed as women's work. Ms. Hellen participated in training the disabled children who had the ability, skills such as tailoring. One case, she cites is of a young disabled man whom they trained in Eldoret, graduated, given a sewing machine and now has a stable family. At the time of the interview she said, he was the greatest supplier of school uniforms in his region. Hellen later, in Maendeleo ya Wanawake (MYWO), initiated adult classes "targeting women who had not gotten any formal education so that we could teach them adult classes".

She says,

With help from the ministry, we used to converge with women whom we arranged programs for in the name of Maendeleo ya Wanawake where they were taught how to bake and make mandazi and cakes. They were taught many skills including laundry for economic empowerment. "In our adult classes we started to notice that the women who had not gone to school could then read and write. They even stopped using fingerprints to sign bank documents. They were also taught about good housekeeping methods by experts.

Through her efforts and participation in social activities, women started engaging in small initiatives like pig farming, poultry farming and bee keeping with extension offered. These income generating initiatives aided them in land purchase in places such as along Magadi road, Kisaanjo along Isinya.

Women leadership, through Maendeleo ya Wanawake Organization, have used the National government affirmative action funds and initiatives strategically to empower themselves by starting enterprises. The loans and grants provide opportunities for women, youth and persons with disability to engage in table banking and foster creative economy. Rukia Subow expounds:

You remember Maendeleo was advocating for women economic empowerment. One example is the Uwezo women enterprise fund was formed, then the youth enterprise fund was formed. When we say youth, we mean both women and male. Because of Maendeleo I was a member of the women enterprise fund. I was chair of finance. Every month we were giving almost four thousand women money, not in the city but especially in the rural areas..... from both Uwezo and Women Enterprise fund.

There were some issues which were not there but later we fought those.... women had problems with capital, getting the money or guarantor to guarantee the money. Women were given the money without problem and it was based at the lower level. The district, the province and the county level where it is now. It was easy to access the money. We had an issue with Islamic women because interest was not allowed in Islam. Later when I talked to them, we only told them you pay what you borrowed you don't pay extra money, and they did that. I remember the women we gave money to today are richer than some men today in the city. With a small amount of money.

Small money but they did a lot of good jobs.

Additionally, Rukia explains the concept of "Yutto" a savings scheme, which works like 'Table Banking' as an empowerment initiative that has worked for Muslim women, and everyone. She expounds on how this concept has enhanced opportunities for women to participate meaningfully in varied economically advancing their enterprises and livelihoods. She says;

Yutto works not only for women, it works for everybody. It's like a saving. It is not a money that you put in a bank because you will lose money in the bank. What happens is that every month I give one thousand shillings to ten of us if we give you ten thousand in ten months.

Therefore, Maendeleo Ya Wanawake Organization has organized women even in poor Counties like Turkana and empowered them, through linkages with affirmative action funds Rukia narrates how her leadership and membership as an Enterprise Fund Commissioner in the directorate, she was instrumental in the drafting of a policy that enabled many women who were left out to access the fund. She initiated sensitization among Muslim women whose religion prohibited them from accessing the funds, educating the Sheiks on facts about the fund to dispel any existing myths about it.

Rukia explains:

6 If you go to a rural setup especially in Maendeleo you go to Turkana which has the lowest poverty. There are women who make baskets not the men the women and they sell those baskets. The same baskets go to Japan and China so Maendeleo buys these baskets from them. If you go to North-Eastern, they are good at making mats. There is a lot of livestock marketing, where the women sell goats. You know goats belong to the women, not the men. A woman can sell her goat over petty cash such as school fees and the children's clothing but men are in charge of the bigger animals, you can't sell those ones. This money we were not even giving women in the small towns but to those in the village. And that is where women needed education in Islam because when they were told this is haram, they would not come for the money. I have to go to the religious sheikhs and tell them this money you are not paying anything. If you get fifty thousand you will pay fifty thousand there will be no interest in that.

Rukia adds:

6 I think one important aspect of women coming together was that they were different organizations and Maendeleo has given birth to so many organizations. But what held Maendeleo is a pillar from political empowerment to leadership empowerment to entrepreneur everything was based on. Maendeleo had a membership of more than four million and that's a grass root membership. Every village you go to you will find a Maendeleo member. Because in electing a Maendeleo leader you go through eight elections not even politicians go through that. So, the women know when you are elected at the grass root level they are recognized by the Dc, the Chief and everybody. That is the only power they had those days; they were learning more from workshops we always hold. We empower them by empowering training the women on empowering and skills. I think when you empower the women and you give her the right skills, they will contribute a lot to the nation and the society.

Overall, it is significant of women uniting through the Maendeleo organization which has spawned many other groups focused on political, leadership, and entrepreneurial empowerment and enabling women to make substantial contributions to society and the nation.

## **2.2 CONCLUSION**

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In summary, women consistently seek to learn new skills and aspire to create a better life for their children. They engage in whatever business to get income and provide education for their families. Over time, women have recognized that education is the foundation of empowerment for future generations. Prominent women leaders, including Hellen Nkassery, Hellen Seidon, Lilian Mwaura and Dr. Mary Okello among others have encouraged and supported the education and capacity building of women and girls to promote economic empowerment. Participation in social work, male engagement, formation of groups and organizations stood out as key strategies employed by the women pathfinders for women's economic empowerment. These can be replicated for a stronger women's movement.

Lizzie Wanyoike's phenomenal entrepreneurial legacy and success in the educational space is epitomized through the establishment of the Nairobi Institute of business studies, The Emory Hotel in Kileleshwa and the Lizzie Wanyoike Preparatory schools. This remains a living example of women's determination and resilience in the journey of economic empowerment. Specialization in critical empowerment skills and grounded education as demonstrated by Rachel Gatabaki paved the way for leadership, mobilization of women entrepreneurship in commercial international export outstanding value addition to products in the dairy industry and agri business, presenting models for replication for upcoming women in similar industries.

Sound leadership in Maendeleo Ya Wanawake as exemplified by Rukia Subow, their networking, partnerships and capacity building, following mobilization and establishing of women's groups, that enabled access to affirmative action funds and funding from the support of other associations and organizations, partnerships and networking reflect common vision that enabled various aspects of women's economic empowerment, through strategically driving change, securing and realizing developmental impacts for women. The initiative to develop a gender policy was key in addressing gender-mainstreaming policy making and legislative issues on equity and gender parity, that were of relevance and responded to the needs of all, especially women, as demonstrated by the lobbying, networking educating and sensitization done by Catherine Ichoya Terry Kantai. Thus, formal and informal leadership informed action and decision-making processes that addressed opportunities and challenges for full

### *Strategies that Worked for Women's Economic Empowerment*

participation of women in varied economic endeavors.

The 8 strategies used by Kenyan women in their different capacities and spaces, had significant impact in increasing women's access to, ownership and use of assets such land, entrepreneurial activities. This not only led to their self-empowerment, but also improved livelihoods for families and communities, promoting investments that are essential for sustainable development goals and economic empowerment and aligned to the Beijing Platform for Action on the unalienable, integral and indivisible aspect of universal human rights.



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## ANNEX: QUOTABLE QUOTES FROM THE WOMEN LEADERS IN WEE

### i. Mentorship and Embracing Intergenerational Approach

I think we have to mentor. There are things people have to learn, training is very important, people have to train. Training is very important. You have to be equipped to live, to get empowered, you can't get far without Knowledge and skills in a position.

Mary Okello

We have a duty to mentor. Mentoring especially our young women that's why we are talking about women and equipping them with the right skills for them to achieve what they want to achieve.

Rachel Gatabaki

And you start to realize that you were one of a bigger pot. And so just getting women to tell their stories, by writing their own information, it helps to give us some inspiration.

Esther Mwaura

### ii. Women Economic Empowerment

When you are empowered economically, you can stand the test of time. You can stand competition even from the other gender. When you are economically empowered, you can be a role model to the young generation because they will say, I would want to be like so and so.

Rachel Gatabaki

When you empower the women and you give her the right skills, they will contribute a lot to the nation and the society.

Rukia Subow

It is very important for women to have money in their pockets, women have to have money, it gives you freedom and it gives you the ability to be who you are.

Mary Okello

The little women at the grassroots have done is what has contributed to the country's basket of women empowerment.

Grace King'atua

I believe passionately up to today, that when you empower a woman, you have empowered the nation.

Rachel Gatabaki

Every young person needs to be empowered equally, equally, and women have to be told about their responsibilities. So, my business grew. Because I was doing things right. I was in the right books, with the ministry, with the government, with the parents, with students.

You can't be able to empower Maendeleo ya Wanawake if the woman is still at the low level. At least, if there is something she is doing through Maendeleo ya Wanawake, those women are empowered.

Winnie Mujesia

When a woman is empowered, she becomes an aid to many others including men. Even men benefit because of their women being empowered; even the community do benefit. Because even now the children's education, people with special needs also benefit a lot.

Grace King'atua

Women have brought about a lot of change not only in their families but also in the society and the nation; and it is also known that when you empower one woman you empower a whole nation.

Hellen Seidon

I was working so that I could empower people because if I was not empowered, I could not have survived.

Lizzie Wanyoike

It's poverty or being marginalized that brings conflicts. Because the minute you are not a contributor, then you are looked down upon.

Hellen Nkairessy

Goats belong to the women, not the men. A woman can sell her goat over petty cash such as school fees and the children's clothing but men are in charge of the bigger animals, you can't sell those ones..

Lizzie Wanyoike

### iii. Empowerment through Access to Information and Education

When we talk about these equality issues we have to have a walk together so I think information is critical and we have to have steps they we can use that cannot destroy what we already have , so we can build what we already have, we need resources, we need legal instruments where the law is not in favor of women we should fight, then we need to get into government books like the development plans and statistics and so forth so that we are accounted properly because before our energy and economic input was not recognized we were just housewives.

We have said we see women having more confidence and daring. The women are daring not like before and they have more freedom of saying and doing things they can use their capacities more women have more information than they used to have at that time. They can access more information.

Terry Kantai

Through Maendeleo ya Wanawake, through education women can now stand on their own, when she becomes a widow and now that the husband is not there, life continues. If she has a problem, she joins other women, and they assist. Women sometimes contribute to assist a child to go to school.

Winnie Mujesia

There are small little things that can improve people's lives. By loving education. By being responsible by doing things openly.

Winnie Mujesia

### iv. Women supporting each other

When you show women something, if they like it and embrace it, they will take it forward. Because when they realized that when they come together, they can do much more than when they are doing it individually, even Gikuyu said 'kamuingi koyaga ndiri.' So, it is very good to bring women together so that they can be able to lift the mortar. Women do embrace something until they succeed unlike men.

Grace King'atua

Most African countries the women had nurtured the spirit of helping one another so organizing is not difficult. I think even before we were born, they were there but they were not structured the way they are right now, but they were there, and you knew where to go when you needed help.

Terry Kantai

Keep supporting one another.  
If you are in a position to help,  
help others.

Mary Okello

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#### **v. Organizations, Industries and Networks**

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The networks were established and the bond that women plant it is still there and it really does exist. And you will find this happen if something happens to some of our ladies they will be there.

The banking industry is really advanced because we have very many programs for women and we cannot say that we cannot have access to credit. I think when it comes to that sector Kenya is doing very well. And there is no doubt about it and the women in that sector have really advanced that agenda. Look at Equity Banks, they have done wonders and our women are benefitting. If you have five cows they are used as collateral.

Catherine Ichoya

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#### **vi. Policies and Implementation**

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Policies are there and regulations are there. Its implementation of those policies. Some policies are made at the head of state level. So, the ministries that are responsible for implementation, it's a question of taking things seriously and ensuring some of these policies are implemented.

Catherine Ichoya

The strategy that has worked for women economic empowerment one of them is access to credit. And Kenya is lucky because many financial institutions have come up with different packages especially equity where you can be the head of. You look at specific packages and be able to advance your agenda.

Catherine Ichoya

#### **vii. Exposure to the World**

What drew the women was the exposure to the outside world. Back in our days the only time a woman could go out was only on a Sunday or a market day. So whenever there was a meeting, it was a chance for them to go outside.

Hellen Seidon





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