

Women Empowerment in Kenya:  
Economic Empowerment for Women in Kijiji Southlands Community

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## **Introduction**

### **Research Aim and Objectives**

Women empowerment and gender equality have made progress worldwide, including some developing countries. According to the final MDG report, “The primary school enrollment rate in developing regions has reached 91 percent, and more girls are now in school than 15 years ago. Besides, the number of people living in extreme poverty areas has declined by more than half” (UNDP 1). However, gender inequality has not been completely eliminated. A 2015 global education monitoring report from the United Nations Educational, Scientific and Cultural Organization (UNESCO) shows that females are continually excluded from receiving equal rights in some less developed countries, such as education.

This research paper will analyze how to promote women empowerment in informal settlements in Kenya, especially in the economic aspect. The research findings are based on the data from the Kijiji Southlands community, which is an informal settlement in Nairobi, Kenya. In this research, interviews with leaders from local Non-Government Organizations (NGOs) were also conducted to explore the following questions: 1) Why is economic empowerment the primary focus for many NGOs in Kenya? 2) What are the progress and remaining challenges for empowering women? Additionally, this paper will also evaluate the existing economic programs and provide possible economic strategies to improve current circumstances.

### **General Background of Women Empowerment in Kenya**

Over seventeen centuries, women's empowerment and gender equality has made big progress in academia for girls around the world. We can see women's social status has changed over these centuries, from being confined to the home to receiving an education that allows them to enter the workforce. They now have a voice to speak out against unequal treatment. African

countries, such as Kenya, are no exception to these social changes and transitions. According to a report of women leadership survey in Africa from Mckinsey & Company, Africa has more women working in executive level in the private sector, which is more than the average worldwide, and in government agencies, the number of women parliamentarians and women in cabinet has increased dramatically in the past 35 years (Mckinsey & Company 8). However, the report also points out that “numbers do not equal influence” (Mckinsey & Company 8). Although the number of women who are in the leadership has grown immensely in African countries, women’s power in management and decision-making is still limited. Women empowerment in Africa, especially in urban settlements, still has a long way to go.

In Kenya, there is a distinct division of labor between men and women regarding their familial responsibilities. Women have limited rights, such as not being allowed to own property or receive traditional education. According to the annual report on female empowerment in Kenya by the US Agency for International Development (USAID), “Limited control over benefits from land and other resources constrains women’s successful participation in the economy, particularly as producers and market actors” (1). They do not have time, energy, or the ability to fight for their rights to improve their life quality.

Women empowerment in Kenya is multidimensional. According to the informal interview with educational officers from the local Non-Governmental Organizations (NGOs), it can be divided into more than six aspects, such as economic empowerment, legal empowerment, educational empowerment, medical treatment and service, and etc. Through personal interviews and research, it was discovered that many local NGOs focused more on economic empowerment. In order for women to gain independence, they need assistance from these organizations to establish agency and gain income of their own. However, due to gender norms and social

constructions, women are discouraged from working as they will not be able to balance their careers and familial duties. Furthermore, without an educational background or professional skills, it is almost impossible for a woman to find a well-paid job. Considering these facts, helping women start their own micro-businesses is the most practical and direct way for them to be economically independent and get empowered.

### **Poverty Trap and Economic Empowerment**

To solve the issue of inequality, NGOs usually cooperate with counties based on their specific regions and carry out programs based on that community's circumstances. There are NGOs in Kenya helping women throughout the country. Women, Youth & Children Development (WYCDO) is a local NGO in Nairobi that aims to not only empower women and children but also aiding men to promote gender equality. Terry Mumbi Kiragu is the co-founder and initiator of WYCDO Kenya. She is also the initiator of economic empowerment programs for women and youth in Langata, Nairobi, Kenya. Ms. Kiragu, aided by volunteers to lead these programs, has made substantial progress in empowering women within the Kijiji Southlands community.

In Kijiji Southlands, most female inhabitants are single mothers (Kiragu). In accordance with their traditions, many women get married at a young age. These single mothers in Kijiji Southlands raise children by themselves and are the only source of income for their families. Most people suffer from extreme poverty, sometimes they don't have enough money to meet their basic needs, which results in a lack of awareness to save money. In the past, women tend to spend their income and loans gained from NGOs immediately without having any long-term goals or ideas of saving money for emergencies. As a result, most women in the Kijiji Southlands do not plan on sending their children to school. In addition, parents do not believe

that an education is important for their children to receive. With these notions, parents could influence their children subconsciously which leads into a poverty trap.

## **Discussion**

### **The progress and remaining challenges in Kijiji Southlands**

Fortunately, many perceptions have been changed through the assistance from WYCDO. The first change is that many women have already started their small businesses to support their families. When women contribute to household income, they receive the power to participate in making decisions on family issues. The second change is that more women are educated about saving and investing by volunteers from WYCDO. Ms. Kiragu mentioned that they used to provide women with advice about part-time jobs such as washing and cleaning in other communities. However, most of them stopped working after acquiring a small amount of income, which would lead to poverty again. WYCDO aims to teach women the importance of continual work and help them build visionary thinking. The last remarkable progress is that more parents are willing to let their children receive school education, as WYCDO persuades them that education is also a kind of investment. At the same time, because people in Kijiji Southlands live below the poverty level, it is nearly impractical for them to think about plans for children's education without solving their immediate problems. Ms. Kiragu also stated that although economic empowerment has been popularized to many women, it is still not enough for the entire community.

### **Evaluation on economic programs in Kijiji Southlands**

As mentioned before, helping women start their small businesses is the most practical way to achieve economic empowerment based on the local conditions of Kijiji Southlands. According to Ms. Kiragu, informal settlements have differences from the countryside areas or urban areas.

People who live in the countryside have more land, and those who live in urban areas have more resources and job opportunities than people in informal settlements. Women in Kijiji Southlands do not have as much land as people in the countryside. Considering the location and economic status, WYCDO encourages women to take advantage of their interests. Ms. Kiragu introduced that they had women who were interested in making handmade bags and jewelry, and volunteers encouraged these women to sell their products to other communities.

There are many ways to help women start their business. As Ms. Kiragu mentioned in the interview, most of the local NGOs serve as a medium that link women with resources. When WYCDO carries out economic empowerment, the volunteers link technical training and government services to women, instead of providing funds directly to the recipients. There are many financial aids provided by the government, but women in urban slums seldom know them. It is the first step for women to be aware of their rights when they learn to request these services with the help of NGOs' volunteers. Women can use the funds as the initial capital of their micro-businesses.

WYCDO also cooperates with the Economic Projects Transformational Facility (EPTF) to offer technical courses to women. Ms. Kiragu said that the aim of the program is to transfer women's interests into businesses. EPTF's assistance includes at least 40 hours of training courses and up to seven months of practical coaching, which could build a solid foundation for the stable operation of a small business (EPTF 1). Ms. Kiragu mentioned that after helping women start their businesses, they would further connect these businesses with the right markets. According to the academic journal written by Asweto et al, small businesses can raise women's economic autonomy, since women gain the opportunity to interact with people outside their homes and communities, and inspire self-awareness and economic activities (51).

Since some women do not have enough money to save and borrow money from regular banks, table banking service is widely organized in Kijiji Southlands. Table banking is similar to self-help groups, and it is operated based on trust. There are 15 to 30 women in each table banking, and each member contributes a certain amount of income into their bank. Members in need can borrow money from their micro-bank, and they have to repay the loan with an interest. In this way, a sustainable financial chain is created in the women's group. Ms. Kiragu stated that women in each table banking had already made their rules, and some of them are willing to use the money to start a group business.

Ms. Kiragu stated that WYCDO also provides technical education for women, such as knowledge of saving money, investment, and capacity development. Processing such knowledge has made a remarkable difference, and it successfully inspired some groups of women. Educational empowerment is conducted through economic activities. Women acquire financial and investment knowledge through table banking and income management, which will transform the way they manage money and improve their income.

Moreover, there are women who sell avocado and dried fish that are planted and fed by those families. There is a single mother who borrowed about 7600 Kenya Shilling (approximately 70 US dollars) from her table bank and brought more than 500 US dollars back in less than one year. She borrowed money from the table bank and bought small fish, which are very cheap in Kenya. Then she raised those small fish and made dried fish. Because meat such as pork and beef are very expensive in Kenya, dried fish has become the main source of affordable protein. She sold them to Kijiji Southlands and other communities. Volunteers from WYCDO talk to women in Kijiji Southlands about coming up with ideas for their businesses regularly. "Only she came up with that idea, and when she earned income, she could expand her business



and make more profit.” Said by Ms. Kiragu, which proved that the classes provided by NGOs helps women establish agency.

Helping women engaging in business activities has been proved as an efficient way to achieve economic independence. According to UNESCO’s Capacity Development for Education (CapED) Programme, which provides vocational training for youths in Madagascar. This program allows women to learn skills and seek business opportunities that are traditionally occupied by men. Natacha Obienne is one of the learners in the program. She learned about plant nursery management, breeding fish, and entrepreneurship during the training, and then she applied all she learned to her fish ponds business. Obienne also stated that she advises all young people to pursue training because they can learn everything they need with starting a business from courses (UNESCO 1). Since WYCDO and EPTF have similar programs, it is necessary to keep it active and get more women to participate.

Although WYCDO has made great progress in empowering women, there are still some unsolved problems. The first is, other than single mothers in Kijiji Southlands, women in their families still have to do lots of household work, and balance their businesses with family issues. The second is, although table banking is easy to run, and facts have proved that it is beneficial for women to borrow money with a faster process, table banking is not stable. If a woman who borrows money from the bank cannot return the funds on time, the system of table banking will break easily. Additionally, the capacity is still a problem for some women. As Ms. Kiragu mentions that WYCDO is trying to empower more women and even the whole community through financial ways, the government and NGOs’ funds and money in table banking is insufficient for every woman to start their own business.

### **Possible suggestions on improving the current situations**

From both interviews and additional research, two suggestions can be of some help to solve the current problems. Initially, it is necessary to make males also participate in promoting women empowerment in Kenya. Women empowerment is not aimed to make women dominant, but to help them have the equal opportunities with men. Empowering women will finally benefit the whole community, because more people are contributing to improve the community livelihood. In this way, when volunteers from local NGOs teach women how to start businesses and find useful resources, they can also persuade men to support their wives. If husbands also participate in the process of developing gender equality, women can find the balance between their family responsibility and their business, and men can also adjust their role in the family because when women also contribute to family income, the living conditions would be improved as well.

According to a report from Xinhua News, many women from suburbs like Kitengela, Donholm in Nairobi started their businesses with the capacity provided by their husbands. Caorline Akoth has run a shop in Kitengela for over ten years. She started her business with 2000 Kenya Shillings, which was provided by her husband. They have stable incomes with their small business, which also inspired other families to join the trade. Grace Mutuku is another successful example. She owns a grocery store in Komarock, Nairobi, and her husband joined her business to expand her business and make more profits (1). These two examples proved that economic empowerment for women not only provides them with financial freedom, but also brings income to support their families.

Another suggestion is we can use social media to share these issues with others. As an English major student, the most effective way for me to help is raising the issue and letting more

people know it. When doing additional research, I found most of them focused on women in urban areas. Few researches were conducted on marginalized areas and people. It is not because people are not concerned about this issue, but because controversial topics are frequently forgotten. There has been limited research on economic and educational empowerment after 2016. One possible reason is the Millennium Development Goals (MDGs), which were set by the United Nations and had eight goals with a deadline of 2015. Most of these researches were conducted before 2016 to examine and estimate the programs that were used to meet the MDGs. It seems that gender equality issues in some poor areas have lost attention from scholars and the public after 2015.

To solve this problem, social media can be an effective tool to help more people notice the issue, which could bring direct donations from online platforms. I found WYCDO and many other NGOs have their accounts on some media applications, but they do not update new things for a long time. As vlogs, a way to record and share one's life, have become popular in recent years, NGOs can also follow this method. The video contents can include interviews with habitants in Kijiji Southlands, and recording how their businesses run. After the pandemic end, I want to go to the Kijiji Southlands to conduct a survey and turn it into videos. Additionally, in order to expand the influence of videos, corporations with video-influencers from different platforms can also be necessary. I can find video-influencers from different platforms, and also contact my university's media department for cooperation.

### **Further Research Recommendation**

A study from the World Bank shows that in some urban areas in Kenya, women-led enterprises raise the savings of female-headed households. Meanwhile, there is a shift of women's occupations from farming to retail and business occupation (Kariuki 1). This is the

expectation of the future of the Kijiji Southlands Community. The first step is women should take advantage of their circumstances to start their businesses, and then they can cooperate with other women, or build their brands gradually. Although urban areas have more opportunities and resources than slums, local NGOs and women in Kijiji Southlands do not give up for earning a better livelihood.

For further research, I suggest direct donation and long-term assistance should be combined to increase the stability of microfinance programs in Kenya. Marketing is also a valuable topic to focus on. One disadvantage of small businesses, such as selling goods and services, is that they have an unstable market. Moreover, the global pandemic increased the instability of women's markets. Under the condition of Covid-19, it seems impossible to sell these cultural handmade products at tourist attractions in Kenya. However, international aid will still be available at this time. There are many factors to be considered, such as the design of goods, delivery, and the platforms to sell them. It will be an efficient way to expand women's markets, but the partners and delivery issues remain unsolved.

### **Conclusion**

In the Kijiji Southlands community, the effective way to empower women is economic empowerment. Women can be more independent and gain more voice only when they have an income of their own. Table banking and small businesses are two available methods for women to engage in economic activities and earn income in the Kijiji Southlands community. These two methods can promote female economic independence and improve their living conditions directly. WYCDO also cooperates with other organizations to offer technical trainings, investment and fund management courses for women. Informal education is an indispensable support for promoting economic empowerment.

However, these programs also have their disadvantages and limitations. The biggest problem for economic programs in Kijiji Southlands is instability. Under this circumstance, direct donations and long-term assistance should be combined to increase the stability of microfinance programs in Kenya. Direct donations can serve as emergency funds to support the operation of table banking, and long-term assistance can help women expand their markets, gain technical skills, and seek cooperation with global partners.

Possible solutions for promoting sustainable women empowerment include engaging men in developing gender equality and letting more people notice the issue via social media. Because empowering a woman is also helping to empower the whole community. Making female engage in business activities not only increase women's income, but also contribute to the family property, which also benefits men. Social media is also a popular way to spread and raise the topic of women empowerment. NGOs can also find video-influencers to share women's stories and gain more concern on this issue. Furthermore, to help women expand their business, the international market is an accessible choice. However, factors such as partners from other countries, the delivery issues remain unsolved, in which further research can work on it.

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