



# REPORT ON THE WOMEN'S ECONOMIC FORUM KENYA 2023

Getting Women Involved in Kenya's Economic Recovery



Lifting HER Voice



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## Table of Contents

|  |           |
|--|-----------|
| LIST OF PICTURES .....   | 5         |
| ABBREVIATIONS AND ACRONYMS.....  | 6         |
| <b>1.0 BACKGROUND AND CONTEXT .....</b>  | <b>7</b>  |
| 1.1 Introduction and background of the event host organization -CRAWN Trust. ....  | 7         |
| 1.2 Background of the Women’s Voice Leadership (WVL) project .....   | 7         |
| 1.3 The Women’s Economic Forum.....  | 8         |
| 1.4 Goal .....   | 11        |
| 1.5 Objectives .....   | 11        |
| 1.6 Conference Participants .....  | 12        |
| 1.7 Thematic areas.....  | 12        |
| 1.8 Conference working methodology.....  | 13        |
| 1.9 Expected outcomes .....  | 13        |
| 1.10 Forum hosting.....  | 13        |
| 1.11 Partnerships .....  | 13        |
| 1.12 Support team .....  | 14        |
| <b>2.0 OPENING SESSION .....</b>   | <b>15</b> |
| <b>3.0 KEYNOTE ADDRESSES .....</b>   | <b>16</b> |
| 3.1 Ms. Daisy Amdany, Executive Director, CRAWN Trust .....  | 16        |
| 3.2 HE. Christopher Thornley, Canadian High Commissioner.....  | 16        |
| 3.3 Mr. Bernard Mosei - Director of Strategy and Partnerships, CARE Kenya .....  | 17        |
| .....  | 17        |
| 3.4 Ms. Faith Lumonya - Economic Justice and Climate Action Lead, Akina Mama wa Afrika .....   | 17        |
| 3.5 Prof Judith Waudu, Lead Kenyatta University WEE Hub.....   | 18        |
| 3.6 Ms.Elizabeth Obanda, Team Leader, Women Economic Empowerment Team - UN Women.....  | 18        |
| 3.7 Dr. Mary Mbithi, Director of Research - University of Nairobi WEE Hub.....   | 18        |
| 3.8 Hon. Veronica Nduva – PS State Department of Gender and Affirmative Action in the Ministry of Public Service, Gender and Affirmative Action..... | 19        |
| 3.9 Chief Guest: Hon. Aisha Jumwa CS, Ministry of Gender and Affirmative Action.....   | 19        |

|  |           |
|--|-----------|
| 3.10 Hon. Beatrice Elachi - Member of Parliament, Dagoretti North. ....              | 21        |
| <b>4.0 PANEL SESSIONS .....</b>  | <b>22</b> |
| 4.1 Women’s Economic Empowerment priority areas .....                                | 22        |
| 4.2 Women’s Economic Justice and Climate Action .....                                | 24        |
| 4.3 Economic Recovery Outlook and Participation of Women -Policy Interventions ..... | 26        |
| 4.4 The Power of Women Collectives to drive Economic Growth.....                     | 28        |
| 4.5 Financial inclusion and the cost of finance .....                                | 30        |
| 4.6 Manufacturing Sector .....   | 32        |
| <b>5.0 REFLECTIONS FROM DAY 1.....</b>   | <b>33</b> |
| <b>6.0 PANEL SESSIONS .....</b>  | <b>34</b> |
| 6.1. Geopolitical Dynamics and Its Impact on Women's Economic and Social Well-Being  | 34        |
| 6.2 Women in Agriculture .....   | 36        |
| 6.3 Integrating women Collectives into local and global supply chains .....          | 37        |
| 6.4 Barriers to WEE .....  | 39        |
| 6.7 Gender Lens Investing .....  | 40        |
| 6.8 Harnessing the Power of Technology and Innovation .....                          | 42        |
| 6.9 Gender Responsive Budgets.....   | 44        |
| <b>7.0 CLOSING CEREMONY .....</b>  | <b>47</b> |
| 7.1 Reading out of the communique .....  | 47        |
| 7.2 Remarks from Ms. Ann Mutavati, Country Representative, UN Women.....             | 48        |
| 7.3 Remarks from PS Ministry of Gender and Affirmative Action.....                   | 48        |
| <b>8.0 CONCLUSION AND WAY FORWARD.....</b>   | <b>50</b> |
| REFERENCES.....  | 51        |

## LIST OF PICTURES

Picture 1: A screenshot indicating the number of people reached via Facebook

Picture 2: Hon. Veronica Nduva giving a keynote address

Picture 3: Hon Aisha Jumwa giving a keynote address

Picture 4: Panel session on financial inclusion and the cost of finance

Picture 5: The Nairobi Girls Chorale Choir entertaining guests

Picture 6: Panel session on gender responsive budgets

Picture 7: Ms. Daisy Amdany handing the communique to the PS, State Department of Gender and Affirmative Action

Picture 8: Ms. Anne Mutavati giving her remarks

## ABBREVIATIONS AND ACRONYMS

- AGPO – Access to Government Procurement Opportunities
- AMwA – Akina Mama wa Afrika
- AWEIK - Association of Women in Energy and Extractives in Kenya
- BMOs – Business Membership Organizations
- CCGD – Collaborative Centre for Gender and Development
- CRAWN Trust - Community Advocacy and Awareness Trust
- CSOs – Civil Society Organizations
- ESG – Environmental Social and Governance
- FAO - Food and Agriculture Organization
- FGM – Female Genital Mutilation
- GAC – Global Affairs Canada
- GBV - Gender-Based Violence
- GDP – Gross Domestic Product
- GLI – Gender Lens Investing
- GRB – Gender Responsive Budgeting
- ICT- Information and Communication Technology
- IPF – Institute of Public Finance
- MDAs – Ministries, Departments, and Agencies
- IWD -International Women’s Day
- KEPSA – Kenya Private Sector Alliance
- KRA – Kenya Revenue Authority
- MTP – Medium-Term Plans
- NDAs – National Designated Authorities
- NGAAF – National Government Affirmative Action Fund
- NGENC – National Gender Equality Commission
- NWSC - National Women’s Steering Committee
- PFM Act – Public Finance Management Act
- SDGs – Sustainable Development Goals
- SDI – Slum Dwellers International
- SME – Small and Medium Sized Enterprises
- UN – United Nations
- WEE – Women’s Economic Empowerment
- WEF – Women Enterprise Fund
- WEF-K – Women’s Economic Forum Kenya
- WVl - Women’s Voice and Leadership
- YEF – Youth Enterprise Fund



## 1.0 BACKGROUND AND CONTEXT



### 1.1 Introduction and background of the event host organization -CRAWN Trust

The Community Advocacy and Awareness Trust-CRAWN Trust is a change catalyst providing African women and girls with the tools, voice, and platforms through which they can effect change at the individual, family, community, regional, national, and continental levels in economic, social, and political spheres. CRAWN Trust is the host organization and permanent secretariat for the National Women's Steering Committee-NWSC, a coalition platform that brings together individuals and organizations working for women's political and economic emancipation.

On the political front, CRAWN Trust and the NWSC have been effective in contributing to raising awareness of women's constitutionally guaranteed political rights and enabling women to claim those rights as well as supporting women to actively hold the line while participating in leadership and decision-making spaces from the local to the national levels. Leveraging on networks, CRAWN Trust has initiated several activities to ensure that women's voices and perspectives are on the leadership and decision-making tables by linking women to duty bearers at both the county and the national levels as well as building networks of sisterhood and solidarity that can support the emergence of women leaders

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

### 1.2 Background of the Women's Voice Leadership (WVL) project

CRAWN Trust is one of the principal partners implementing the Women's Voice and Leadership (WVL) project which aims to contribute to gender equality and the increased enjoyment of human rights by women and girls in Kenya. The project is funded by Global Affairs Canada (GAC) and is being delivered in Kenya by CARE Canada, CARE Kenya, CRAWN Trust, Uraia Trust, the Centre for Rights Education Awareness-CREAW, and Urgent

Action Fund (UAF- Africa). CRAWN Trust is leading in the networking and alliance-building pillar. The goal of the project is to support the capacity and activities of local and national women's organizations and movements seeking to empower women and girls, advance the protection of women's and girls' rights, and achieve gender equality with the outcome being the "increased enjoyment of human rights by women and girls and the enjoyment of gender equality in Kenya".

Under the WVL networking and alliance-building pillar, CRAWN Trust initiated 'The Women and Economy Series' under which the Women's Economic Forum is held. The series is aimed at addressing women continued economic exclusion. The conference, which is a premier networking occasion, aims to serve as a forum to connect women to opportunities such as building skills, mentorship opportunities, market linkages, financial options, opportunities and so much more, to help the different cross-sections of women including and especially women entrepreneurs to connect, learn and grow. In addition, the forum provides a platform for critical discourses aimed at advocating for progressive gender-sensitive policies contributing to improved gender equality in Kenya.

Transforming the economic situation of women requires a multi-pronged approach, support, persistence, and advocacy which includes policy advocacy and continued hard work. Through the women and the economy series engagement, CRAWN Trust seeks to contribute to closing the economic gender gap and to support women to enable them to fund, run and grow their businesses at different levels.

### 1.3 The Women's Economic Forum

The Women's Economic Forum Kenya-WEF-K is an initiative of the Community Advocacy and Awareness Trust-CRAWN Trust that originated from the need for women's economic emancipation. The conference was structured to be a multi-stakeholder, cross-sectoral discussion, involving captains of industry, high-ranking government officials, private sector, non-state actors, development partners, thought leaders, women's rights organisations, media and academia. The forum was supported by a number of institutions, organisations and stakeholders, who are committed and aligned to the mission and objectives of WEF-K.



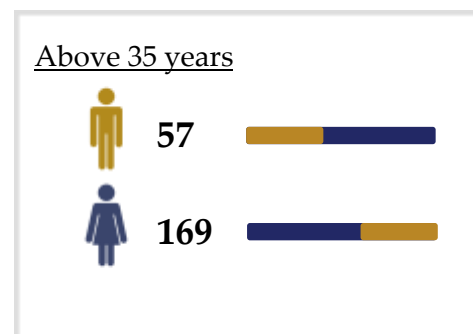
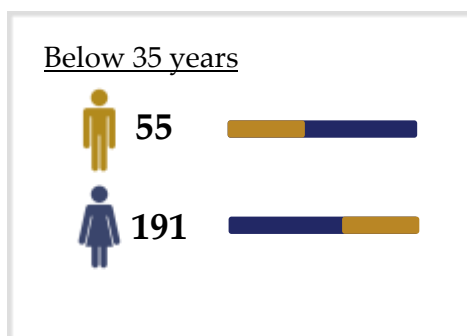
The Women’s Economic Forum – Kenya 2023 on the theme “Getting Women Involved in Kenya’s Economic Recovery” was a two-day premier networking occasion that served as a forum to connect women operating within the forgotten middle made up of the smallholder farmers, fisherwomen, small scale traders and such like groups who are socially organised but not quite economically empowered. The forum was held from 27-28 February 2023 in Nairobi, Kenya. It was attended by 457 participants physically while over 3,500 participants joined virtually. Participants were drawn from various Civil Society Organizations (CSOs), the private sector, the public service sector, and grassroots women from Nairobi County and its environs.

The conference received media coverage and interview sessions with the national broadcaster- [KBC TV](#) and [The Informer](#) and social media activations kept the online audience engaged with sensitizations around the conference topics of discussion that saw the event trend on Twitter for two consecutive days under the hashtag [#WomensEconomicForumKE](#). A report from Keyhole that tracked the hashtag for the day [can be accessed here](#).

Number of participants  
that registered for the event  
through the landing page



### Gender and age demographic for physical participants



## The Forums social media reach



Twitter – 1,040 people reached and 1,841 impressions created



Facebook – 1,007 people reached

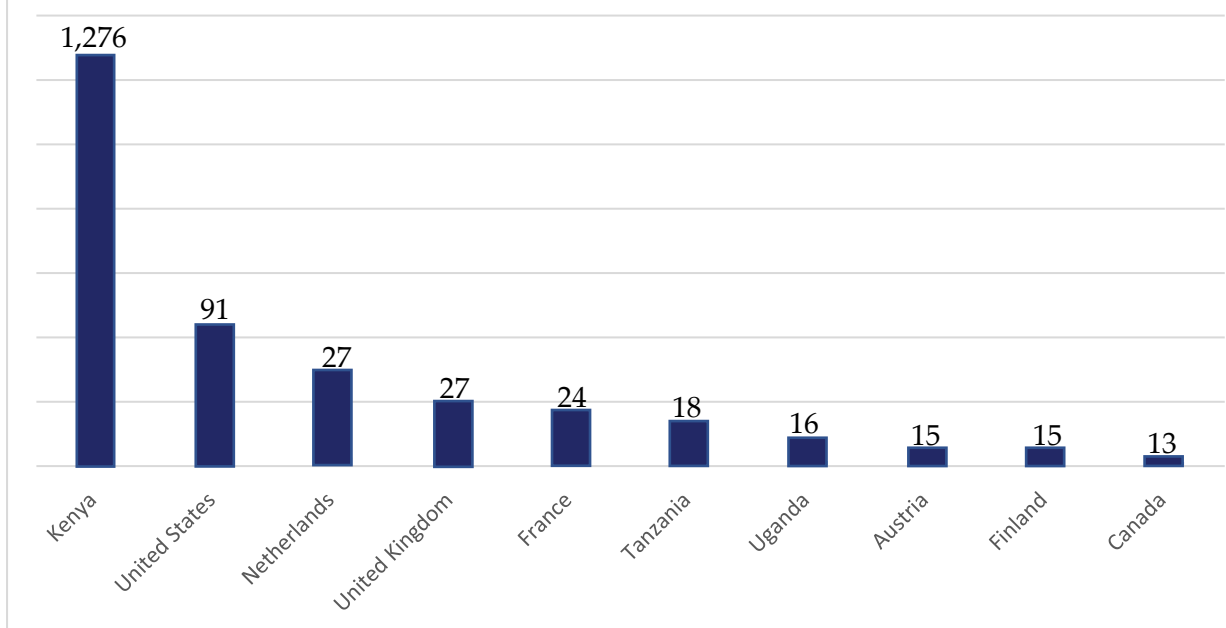


Instagram – 301 tallied from platform



LinkedIn – 200 tallied from platform

## Viewership by country

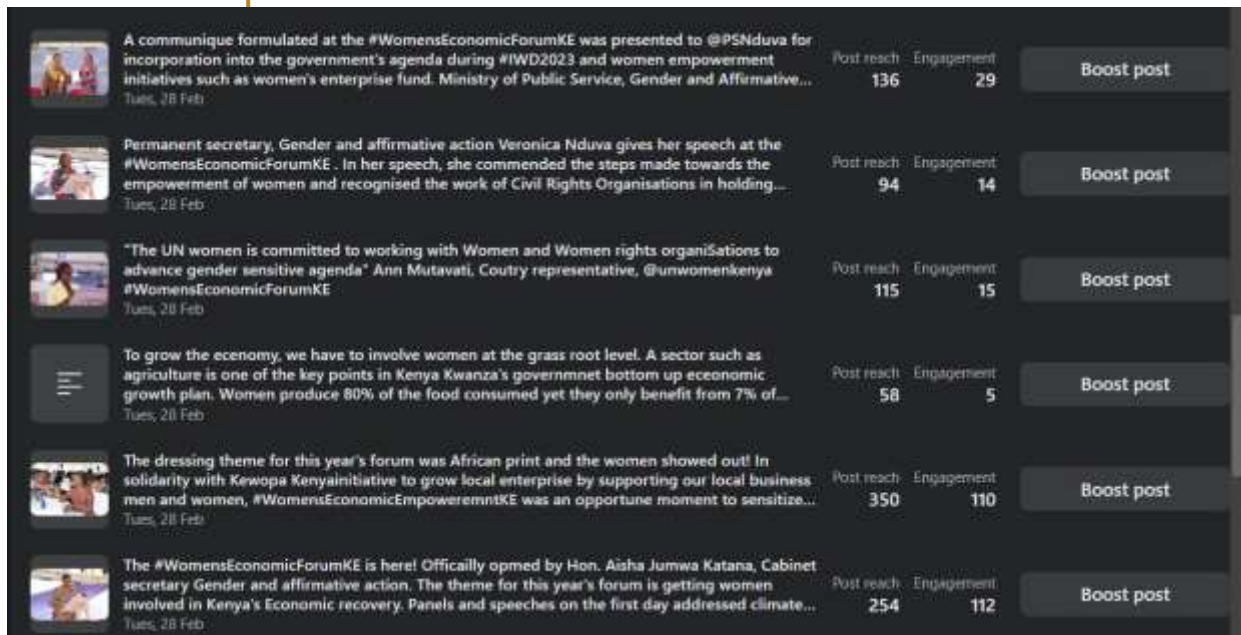


DAY 1

1,500 VIEWS

DAY 2

2,110 VIEWS



Picture 1: A screenshot indicating the number of people reached via Facebook

## 1.4 Goal

The goal of the WEF-K was to foster discussions on the role of women groups, government, and institutions to drive collaborative action and successful responses to enable women's effective leadership and contribution towards Kenya's economic recovery.

## 1.5 Objectives

The objectives of the conference were to:

- Influence non-exclusive economic policy to effect the desired changes at national and county levels for women's effective contribution to economic recovery
- Convene private sector players and other key stakeholders involved in capital development, enterprise development, market regulation etc. to enable women to engage in local and global supply chains
- Bring unique and subtle Women's Economic Empowerment issues that policymakers may not have considered
- Address barriers to women's economic and political empowerment, including addressing the scourge of violence against women and the consequences to the economy.

## 1.6 Conference Participants

Conference participants included:

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

## 1.7 Thematic areas

Conference themes included:

- Women's Economic Empowerment priority areas (women leaders driving the legislative and policy agenda for WEE)
- Women's Economic Justice and Climate Action
- Economic recovery outlook and the participation of women (Policy and legislative interventions)
- The power of women collectives to drive economic growth
- Financial inclusion and the cost of finance
- Women in the manufacturing sector
- Geopolitical dynamics/trade agreements and their impact on women's economic and social well being
- Women in Agriculture
- Integrating women collectives into local and global supply chains
- Barriers to WEE (including the burden of unpaid care work and the cost of violence against women)
- Gender lens investing
- Harnessing the power of technology and innovation
- Gender-responsive budgets.

## 1.8 Conference working methodology

The conference planning committee curated the conference discussions and identified moderators, presenters, and discussants for the conference panels guided by the program. It featured keynote speakers from the government, development partners, business/private sector, financial sector, CSO sector, manufacturing sector, and academia. The conference employed methodologies and approaches that delivered desirable results— these included interactive discussions, presentations, power talks, and keynote addresses. The approaches focused on the overall theme of the conference as well as the respective themes of the panel discussions and included experience sharing from discussions.

## 1.9 Expected outcomes

As a successful outcome, it is anticipated that the discussions will lead to:

- Tangible economic improvements that will enable women's enhanced leadership and contribution to productivity and growth in Kenya's GDP, implying favourable returns in Kenya's results.
- Informed government interventions in addressing the barriers and enhancing the participation and contribution of women to the economy; especially those operating within the forgotten middle.

### 1.10 Forum hosting

The Women's Economic Forum 2023 was hosted at the Safari Park Hotel, in Nairobi, Kenya. The Conference took a hybrid model spread over two days, to enable wider participation and broaden the base of participation. It was streamed live by the media and the communications team from *Goldline* and hosted on the [CRAWN Trust YouTube channel](#).

### 1.11 Partnerships

The Women's Economic Forum 2023 was organised by the Community Advocacy and Awareness Trust – CRAWN Trust in collaboration with the Ministry of Public Service, Gender and Affirmative Action, the University of Nairobi Women's Economic Empowerment Hub (UoN WEE HUB), Akina Mama wa Afrika (AMwA), CARE Kenya, UN Women and Global Affairs Canada

## 1.12 Support team

- Event coordinator: Ms. Lilian Mukami
- Event moderator: Ms. Winnie Maru
- Rapporteurs: Ms. Jemimah Nyangasi Wabuko & Ms. Njeri Mbuti
- Sign language interpreters: Ms. Minnie Mbesa & Ms. Nancie Njoki Chege
- Technical support: Digital Oasis



## 2.0 OPENING SESSION



The event kicked off at 10:15 am with the arrival of the chief guest Hon. Aisha Jumwa- Cabinet Secretary, Ministry of Gender and Affirmative Action. The Nairobi Girls Chorale Choir led the guests and delegates in singing the Kenyan national anthem and the East African Community anthem. Thereafter, Ms. Winnie Maru said a word of prayer, acknowledged the guests in attendance and invited the event hosts to make welcome remarks.

## 3.0 KEYNOTE ADDRESSES



### 3.1 Ms. Daisy Amdany, Executive Director, CRAWN Trust

Ms. Amdany envisioned WEF-K as a premier networking event for the women in the “forgotten middle”, who represent the most potential for economic growth once empowered. She appreciated the camaraderie of the partners involved, noting specifically, the willingness of Hon. Aisha Jumwa - Cabinet Secretary, Ministry of Gender and Affirmative Action, to come on board as a partner, alongside Global Affairs Canada, University of Nairobi and Kenyatta University's WEE Hubs, Akina Mama wa Afrika, UN Women and Care Kenya. Ms. Amdany acknowledged the backdrop of the forum set against the current economic landscape globally and emphasized the importance of centering women and girls directly in efforts to rebuild economic recovery. She emphasised the need to make women active participants in economic activities through empowerment measures such as training, skills building and access to finances in order to address structural barriers.

Reiterated Ms. Amdany, on the importance of collaboration in achieving women's Economic Empowerment.

“What’s good for women, is good for everybody.”-

### 3.2 HE. Christopher Thornley, Canadian High Commissioner

Mr. Thornley expressed that the forum was a convening of a powerful force and noted that it was an honour to sit among women who were leading efforts in boosting Kenya's economic recovery. Mr. Thornley stated that the Canadian High Commission would be interested in the discussions arising from the forum, and would view the results of the deliberations as investments because women were the backbone of the economy and when they thrived, economies thrived. He mentioned that there was a need to address the underrepresentation of women in politics as this directly affected policy-making processes for economic empowerment.

Mr. Thornely emphasized..

“  
When women thrive,  
economies thrive... it's just  
good business sense.  
”

### 3.3 Mr. Bernard Moseki - Director of Strategy and Partnerships, CARE Kenya

Mr. Moseki appreciated the strides made in charting a way forward in policymaking, despite the challenges faced by women globally and nationally. He committed to continued partnership with the women's rights movement in order to build agency, alter harmful structures, and advocate for structural change, towards achieving the development of women's voices.

Mr. Moseki chimed in on the words of the famous author, to illustrate the need for women to be a shining light, so as to provide light and nourishment to the community.

“  
In the Beginning, Woman Was  
the Sun  
”

Raicho Hiratsuka.

### 3.4 Ms. Faith Lumonya - Economic Justice and Climate Action Lead, Akina Mama wa Afrika

Joining virtually from Uganda, Ms. Lumonya reiterated that women ought to take centre stage in line with the theme of the forum. She further stated the importance of rationalizing women's economic empowerment interventions against the backdrop of the Maputo Protocol Scorecard, where the articles on economic rights and the rights to sustainable development were the worst-performing indicators. She advised that in order for gender-responsive economic recovery responses to be transformative, long-term approaches must be used and implemented from the macro level.

Ms. Lumonya reflected on the need to apply a deeper focus to examine the root causes of economic injustice. She called on stakeholders to look at the threats and opportunities arising

from the current political landscape, and offer progressive models that resulted in the constructive involvement of women towards achieving gender parity.

Ms. Faith Lumonya

“ A feminist approach to addressing women’s economic empowerment would require the dismantling of oppressive structures to those living at the margins of society such as neo-colonialism, sexism, and all the other ‘isms’ ”

### 3.5 Prof Judith Waudo, Lead Kenyatta University WEE Hub

Prof. Waudo emphasised on the need for advocacy to take centre stage in research processes and for stakeholders to share their processes, challenges and advocacy gains from the county to the regional level. She highlighted that women's economic empowerment would be achieved by speaking in united voices and offering transformative solutions.

### 3.6 Ms.Elizabeth Obanda, Team Leader, Women Economic Empowerment Team - UN Women

Ms. Obanda committed that UN Women would work with the government and all actors towards women's empowerment. She called upon the government to increase budget allocation towards women's economic empowerment programmes. She further called on the Private sector to increase the financial resources allocated to developing and enhancing women-led social and development enterprises and to promote gender-sensitive supply chains. Ms. Obanda rallied civil society to advocate continuously for the economic empowerment of women and to hold the government accountable. She further asked all stakeholders to leverage technologies, innovation, and digitization to accelerate the empowerment of women.

### 3.7 Dr. Mary Mbithi, Director of Research - University of Nairobi WEE Hub

Dr.Mbithi emphasized on the importance of policies being put in place to ensure gender inclusion. She reiterated that economic recovery activities needed to focus on the sectors where women worked, with the objective to increase the productivity and involvement of women in regional trade.

### 3.8 Hon. Veronica Nduva – PS State Department of Gender and Affirmative Action in the Ministry of Public Service, Gender and Affirmative Action

Hon. Nduva recognized the women in the audience doing great work in women's empowerment. She then spoke on the remodelling of the Women Enterprise Fund which would be digitized and would include short-term credit and innovative products, while conforming to the five priority areas namely, agriculture, SMEs, health care, housing and settlements, and the creative economy.



*Picture 2: Hon. Veronica Nduva giving a keynote address*

### 3.9 Chief Guest: Hon. Aisha Jumwa CS, Ministry of Gender and Affirmative Action

Hon. Aisha Jumwa noted that Women's Economic Empowerment was at the heart of the development agenda envisioned in the Kenya Kwanza Alliance Women Charter; through advancing Kenya Kwanza's development agenda on Gender Equality and Women Empowerment. She invited participants to the IWD Kenya Celebrations that would take place on the 2nd of March at the KICC, graced by the President of Kenya, His Excellency Dr. William Ruto.



*Picture 3: Hon Aisha Jumwa giving a keynote address*

The honourable Cabinet Secretary stated that the government was currently finalizing the preparation of the 4th Medium Term Plans (MTP) 2023 -2027 of Kenya's Vision 2030 that would prioritize implementation of the Economic Recovery Strategy of the new administration, to reposition the economy on a steady, inclusive, and sustainable growth trajectory.

She outlined Government Interventions to promote inclusive growth and enhance women's participation in the labour market and enterprise through:

- Promoting women in micro-small enterprises whereby the government had allocated 50% of the 50 billion hustler fund to women-owned enterprises, in addition to the other affirmative action funds which included Uwezo Fund, the National Government Affirmative Action Fund (NGAAF), Youth Enterprise Fund (YEF), and the Micro and Small Enterprise Authority Women Enterprise Fund. She encouraged women entrepreneurs to take advantage of these funds and fully participate in Government's priority area projects and programmes.
- The government's full enforcement of the procurement opportunities (AGPO) that required all public entities to reserve 30% of procurement opportunities for women, youth and PWDs.
- Kenya's Digital Superhighway plan. The 50 million worth digital platform launched in 2022 in partnership with the African Union, had the potential to accelerate the participation of women in inter-county and across-the-border trade for greater networking. The Ministry responsible for ICT had also established ICT hubs in almost all constituencies in the country to promote digital trading.
- The Inter-governmental Relations Act 2012 provided a framework of engagement between the national and county governments, which would in turn ensure women's economic empowerment was achieved across the country.

Hon. Aisha Jumwa, urging the participants to start with the instruments and mechanisms already at their disposal.



What can we do? Who can we do it with? And what are we doing with what we already have?



CS Jumwa further committing Governments support towards WEE.

To promote women in small and micro enterprise, the government has allocated 50% of the 50 billion Hustler Funds to women-owned enterprises

### 3.10 Hon. Beatrice Elachi - Member of Parliament, Dagoretti North.

Hon. Elachi made a commitment for women in Parliament to stand with CS Jumwa irrespective of their political parties.

Firmed up Hon Elachi indicating the non-partisan nature of women.

Kina mama hatuna chama

## 4.0 PANEL SESSIONS



### 4.1 Women's Economic Empowerment priority areas

**Session Moderator:** Elizabeth Auma,  
researcher at WEE HUB

#### Discussants:

- Dr. Meroka Mutua - Senior Lecturer Faculty Law and Lead Researcher - WEE),
- Jane Kamwanga - Coordinator WEE Murangá)
- Dr. Regina Mwatha Kenyatta University WEE HUB

#### Questions to the Panellists

1. What do you consider to be the top priority areas for women's economic empowerment in Kenya, and why?
2. What strategies can be employed to ensure that women have equal access to resources and opportunities, especially in male-dominated industries?
3. In your experience, what challenges have women faced in their quest for economic empowerment, and how can they be addressed?
4. How can public-private partnerships be leveraged to promote women's economic empowerment, and what role can the government play in this regard?
5. How can we measure progress in women's economic empowerment, and what metrics should we use?

### Key highlights from the discussions

Women's Economic Empowerment priority areas include:

- Inclusion of more women in political leadership by addressing the barriers that limit their political participation.
- Prioritization of access to affirmative funds through awareness creation and information sharing. This should include giving information on regulatory requirements and using platforms trusted by women such as chiefs' barazas.

- Addressing the barriers women face in regard to access to credit such as access to collateral and social/gender norms.
- Recognition and offering solutions to women's involvement in unpaid care work. This could be through investment in public and private facilities for child care such as creches.
- Prioritizing skilling women on lifelong learning experiences; either in informal or formal workplaces.
- Strengthening frameworks to promote supply chain linkages, particularly for women-owned businesses.
- Offering solutions towards addressing Gender Based Violence (GBV), especially intimate partner violence.
- Advocating for fuller engagement on the two-thirds affirmative action for both the public and private sectors.

Ways of leveraging public-private partnerships to promote women's economic empowerment:

- Foster collaborations with lending institutions to conduct research thus resulting in informed policy decisions.
- Hold policy dialogues with policymakers from government institutions and other stakeholder organizations at the grassroots level.

Measures and metrics used to track progress in women's economic empowerment include:

- Indicators to do with reach and process e.g., how many women were reached
- Change in perceptions e.g., male perceptions
- Power and agency indicators e.g., women's agency
- New skills gained
- Changes in business practice such as access to new markets
- Economic advancement indicators e.g., productivity
- Systematic qualitative and quantitative gender data
- Women's political participation - an increase in women holding elective and appointed positions
- Growth of the women's movement alongside women's economic empowerment

## 4.2 Women's Economic Justice and Climate Action

**Moderator:** Najjuko Joanita - AMwA

### Discussants:

- Jacqueline Nekesa -State Department of Gender and Affirmative Action
- Josephat Ireri - State Department of Trade
- Doris Bosibori -SDI

### Questions to the Panellists

1. How can we ensure that women are included in climate change decision-making processes and benefit from climate action measures
2. In what ways can women's economic empowerment be linked to climate action, and how can this contribute to sustainable development?
3. How can we address gender-based violence and other forms of discrimination against women in the context of climate change and environmental degradation?
4. What opportunities exist for women entrepreneurs in the green economy, and how can they be supported to access financing and markets?
5. How can we leverage the power of women's collectives to promote climate action and environmental sustainability?

### Key highlights from the discussions

Measures to ensure the inclusion of women in climate change decision-making processes include:

- Empower women economically to facilitate them to access resources e.g. land
- Encourage women's participation in green entrepreneurship ventures
- Awareness creation to women and other vulnerable groups on climate change issues and how it affects them
- Demystify climate change information in various sectors from the regional level to the grassroots
- Localize climate change language.

Supporting opportunities for women entrepreneurs in the green economy include:

- Support women's involvement in the whole agricultural value chain
- Protect local traders from foreign imports of products that can be produced or distributed locally e.g. through increasing tariffs on such products
- Patenting - Encourage women entrepreneurs to protect their products from intellectual property theft
- Establish local databases of local networks to improve market linkages
- Have dedicated low-cost loans through linkages of government, public-private partnerships and finance institutions
- Deliberately reach out to low-income women through training on access to financing
- Tax reforms to protect women entrepreneurs.

Ways of addressing gender-based violence and other forms of discrimination against women in the context of climate change and environmental degradation include:

- Emphasis on the importance of women's economic empowerment, to increase their bargaining power and access to resources such as water and food.
- Utilize multi-stakeholder approaches such as using the gender sector working group platforms as referral mechanisms to deal with GBV and advocating for penalties that deter perpetrators.
- Focus more on root causes of abuse such as the scarcity of resources that manifest in issues such as "water for sex", and empower women with knowledge and resources to address these root causes.
- Use women's gatherings to discuss and address climate change issues such as growing trees together as a *chama*.

### 4.3 Economic Recovery Outlook and Participation of Women -Policy

**Moderator:** Ruth Kendago – IPF

**Discussants:**

1. Mr. Daniel Ndirangu - IPF
2. Ms. Magdalene Kariuki – Africa Practice

Questions to the Panellists

1. policies can be put in place to support women's economic recovery following the COVID-19 pandemic
2. In what ways can women be included in policy interventions to ensure that their voices are heard in the economic recovery process?
3. How can we promote women's entrepreneurship and innovation as drivers of economic growth and job creation?
4. What role can women play in shaping economic policies that address inequality, poverty, and other socio-economic challenges?
5. How can we leverage technology and innovation to promote women's economic empowerment and recovery?

### Key highlights from the discussions

#### **Policies that can support women's economic recovery following the COVID-19 pandemic**

While most of the policies are in place, they need to be fully implemented. The following however are of note in supporting women's economic recovery post-COVID-19:

- Policies on the expansion of irrigation around the country. Most of Kenya's land is not arable and two-thirds of the land needs to be irrigated. This would boost agricultural production, and ultimately women's economic state.
- Policies on property ownership and land tenure. An example of this is in the leather industry. Leather and tannery factories are being set up in Wajir and Tana River Counties; regions where land is predominantly owned by men. Approaching this



industry expansion using a gender lens would ensure that policies are put in place in these counties to ensure women benefit economically from this sector.

- Policies on the involvement of women in conflict resolution. Research shows that there is a 64% chance of good results when women are involved in negotiation processes yet women are involved only 10% of the time.
- Policies on fiscal consolidation. These will benefit women directly through the enforcement of measures such as public participation.

The inclusion of women in policy interventions to ensure that their voices are heard in the economic recovery process can be achieved through:

- Driving women's representation by ensuring that women from all levels are not just at the table to tick the box, but are meaningfully engaged
- Undertaking protection of safeguards that facilitate women's representation
- Conducting financial literacy programs.

Promoting women's entrepreneurship and innovation as drivers of economic growth and job creation can be achieved through:

- Utilization of the governments proposed digital superhighway, which will help in digitizing various sectors as well as digitizing access to markets, and bridging the imbalance of information (asymmetry).
- Engagement with different sector players to track accountability and impact of the affirmative funds which will in turn advise on prioritization of gender issues in the budget.

## 4.4 The Power of Women Collectives to drive Economic Growth

**Moderator:** Hannah Wangómbe, CEO-  
The Association of Women in Energy  
and Extractives in Kenya (AWEIK)

### Discussants:

1. Jackie Malomba- Founder;  
Afriwomen Connect
2. Julia Chege - University of  
Nairobi WEE Hub
3. Mary Wambui Kanyi -  
University of Nairobi WEE  
Hub

### Questions to the panellists:

1. What are some successful examples of women's collectives driving economic growth in Kenya?
2. How can we promote the formation and sustainability of women's collectives?
3. What role can government and private sector play in supporting women's collectives?
4. What are some challenges that women's collectives face in accessing finance, and how can we address them?
5. What are some best practices for scaling up women's collectives to drive economic growth

### Key highlights from the discussions

Key challenges faced by women collectives in accessing finance include:

- Lack of awareness and knowledge of the affirmative funds, how to access them, and a lack of deliberate effort in seeking them
- Defaulting of loans, therefore, affecting the group revolving funds; however, mitigation measures are often put in place to manage this
- Lack of registration, out of a lack of understanding of the importance of registration and a fear of the cost of compliance
- Lack of records of the groups' savings and investments, yet these form part of the registration and pre-qualification process
- Lack of digital literacy or digital presence thus if registration forms are online, they may not be able to access them

- Cultural/societal barriers such as men's attitude towards *chamas* causing them to dissuade their wives from joining them.

Government and private sector role in supporting women's collectives:

Government should:

- Facilitate registration of women collectives
- Streamline the registration processes and access to these funds by enhancing accountability and eradicating middlemen, which ultimately results in the funds not reaching the intended beneficiaries
- Involve women in decision-making from the grassroots level; a good opportunity for this will be to involve them in the digitization plans being rolled out through the digital superhighway project
- Mainstream funds from the national to grassroots levels to have equitable distribution of financial resources.

The private sector should:

- Offer education on tax compliance and regulations as this requirement is deterring women from registering their collectives
- Mobilize and encourage movement building through joining lobby groups such as KEPSA
- Advocate for sector-specific interventions for Women's Economic Empowerment; women in the extractives industry, for example, need more robust capital injection due to the nature of the industry.

## 4.5 Financial inclusion and the cost of finance

**Moderator:** Dorcas Wambua, CEO -  
AYACT Investments

### Discussants:

1. Dr. Moses Banda, Office of the President - Financial Inclusion Advisor
2. Charity Munyori, Equity Bank - Business Growth and Development Manager
3. Dr. Jane Cherotich Langat, Incoming Chairperson – WEF

### Questions to the panellists:

1. What are the barriers to financial inclusion for women in Kenya, and how can we overcome them?
2. How can we reduce the cost of finance for women entrepreneurs and small business owners?
3. What role can fintech play in promoting financial inclusion for women?
4. How can we ensure that financial services are tailored to meet the needs of women?
5. What policies can governments implement to promote financial inclusion for women?

## Key highlights from the discussions

Financial inclusion, defined as the access to useful and affordable financial products and services, needs to be increased through systemic approaches that address the barriers that women face in regard to their economic empowerment.

The women's portfolio and constituency is one that we cannot afford to miss out on owing to its sheer magnitude and potential for economic impact. Home-based and practical solutions must be designed to ensure maximized financial inclusion. A key opportunity would be to take advantage of the current education reforms, to develop a curriculum for financial literacy.

Solutions towards making loans affordable for women include:

- Financial stakeholders need to know how to tailor financial products and services biased towards women as opposed to generic underwriting; one approach would be using character-based assessment
- Leveraging technology to cut out administration and logistical expenses associated with loan processing
- Financial institutions need to collaborate with other women-friendly institutions in the communities to leverage on goodwill and act as intermediaries for them
- The government is re-engineering the Women's Enterprise Fund to rework the interest rates and redesign turnaround times for repayments
- Women need to be empowered and encouraged to take risks.



*Picture 4: Panel session on financial inclusion and the cost of finance*

## 4.6 Manufacturing Sector

**Moderator:** Muthoni Koinange,  
Sustainability/ ESG Consultant

**Discussant:** Mary Ngechu, Chair - SME  
KEPSA

### Key highlights from the discussions

Kenya's manufacturing sector currently contributes to around 10% of the gross domestic product (GDP), against the envisioned 20% by the completion of the Vision 2030 strategic plan.

Manufacturing needs to be demystified for women in order for them to appreciate and understand that cottage industries can contribute greatly to their economic empowerment. Factors such as consistent access to raw materials, education on competitive pricing, value addition, and the role of automation need to be addressed and emphasized on so as to encourage women to participate in manufacturing. Women also need to be encouraged to work together, and to be bold, passionate and intentional in their pursuit of economic empowerment.

## 5.0 REFLECTIONS FROM DAY 1



The day began with sensational tunes from the Nairobi Girls Chorale choir. The choir then led in singing the Kenyan national anthem and the East African Community anthem and thereafter Ms. Winnie Maru led with a word of prayer. Ms. Maru proceeded to give a recap of day 1 so that participants would reflect on the deliberations of the first day.



*Picture 5: The Nairobi Girls Chorale Choir entertaining guests*



## 6.0 PANEL SESSIONS



### 6.1. Geopolitical Dynamics and Its Impact on Women's Economic and Social Well-Being

**Moderator:** Muthoni Koinange,  
Sustainable/ESG Consultant

#### Questions to the panellists:

#### Discussants:

- Edgar Odari - Executive Director, Econews Africa,
- Hon Beatrice Elachi, MP Dagoretti North

1. How do geopolitical dynamics impact women's economic and social well-being in Kenya?
2. What role can international organizations play in promoting gender equality and women's economic empowerment in Kenya?
3. How can we ensure that women are included in decision-making processes related to international trade and economic development?
4. What are some best practices for promoting gender equality and women's economic empowerment in the context of international relations?
5. How can we promote collaboration between different countries to promote gender equality and women's economic empowerment?

#### Key highlights from the discussions

#### The impact of geopolitical dynamics on women's economic and social well-being in Kenya:

Geopolitics is the projection of economic, cultural, and military power across geographical spaces. It is important for women to understand geopolitics because: what happens globally affects us in the local space - Covid 19 is a serious geopolitical issue that has negatively affected

us; it helps us to understand issues and interrogate them accordingly as opposed to blaming our governments; it helps us understand the effects of global issues and how we can tap into the opportunities that accrue from the global challenges; and it helps us establish diplomacy trade policies.

**How women can be part of international trade agreements:**

Women can be part of trade agreements that are going on if they organize themselves in formal groups. They also need to visit the ministries concerned and see how they can get certification to participate in international trade.

Women need to position themselves in trade since they are disadvantaged by land tenure systems. A case study is Accra where women are taking a lead in trade. It would also be vital to take Kenyan women to benchmark in such countries so as to open their minds.

**Reflections from the session:**

- Women need to support women-owned businesses where they are the main clientele. A good example is the beauty industry
- The only way to ensure that Kenyans benefit from international negotiations is when the government does it in a transparent manner.

The session ended with Hon Elachi committing to follow up with Hon. Jude Njomo on the legislation geared towards nurturing Kenyan SME exporters.

## 6.2 Women in Agriculture

**Moderator:** Stella Maina (Co-Founder, Green Rhino Kenya)

### Discussants:

- Judy Matu, National Executive Chairperson - Association of Women in Agriculture in Kenya)
- Julia Nyawira - Seed Savers Network,
- Catherine Wanjiku -Business Development Manager, Strathmore University

### Questions to the panellists:

1. What is the current state of women's participation in the agricultural sector in Kenya
2. How can we increase the participation of women in the agricultural sector?
3. What policies can governments implement to promote women's participation in the agricultural sector?
4. How can we ensure that women farmers have access to the resources they need to be successful?
5. What are the benefits of having more women in the agricultural sector?

## Key highlights from the discussions

NGEC Policy Paper indicates that 75% of agricultural labour is by women. FAO - 60-80% of food production is by women. However, more men are involved in agricultural business decision-making which adds to the imbalance of gender inequalities as fewer women have ownership and control over productive land, yet more of the economic gains go to men.

The following are the ways to increase the engagement of women in agriculture:

- Sensitize women on their right to land ownership
- More quality seed comes from farmers hence women should be empowered to produce their own seed to break barriers and misconceptions on the reliance of certified seed.

- Develop a gender-responsive policy on contract farming to avert food insecurity
- Promotion of urban farming practices targeting vulnerable women in urban informal settlements to address nutrition and food insecurity
- Create awareness of government incentives using existing administrative structures in the national government and county governments such as the “Nyumba Kumi” committees to give information to women at the grassroots level
- Creation of Laws on the exchange of seed to foster seed sovereignty, with women taking lead in this, where they extract seed from their daily food products and grow them in their kitchen gardens
- Land restoration to increase agricultural productivity
- Training on climate-smart agriculture
- Agro-forestry promotion
- Come up with measures to address post-harvest losses
- Review the Seed and Plant Varieties Act in order to protect our indigenous varieties and agricultural biodiversity.

### 6.3 Integrating women Collectives into local and global supply chains

**Moderator:** Ms. Winnie Maru, Chair  
Supply Subsector – KEPSA

**Discussants:**

- Margaret Mutheu, Regional Director for Africa – WE Connect

#### Questions to the panellists:

1. What are the key challenges faced by women in accessing local and global supply chains, and how can these be addressed?
2. What are the benefits of integrating women into local and global supply chains, both for the women themselves and for the broader economy?
3. How can technology be leveraged to enhance women's participation in local and global supply chains, and what are some examples of successful initiatives in this regard?
4. What role can the private sector play in promoting for women's integration into supply chains, and what incentives can be offered to encourage this?
5. How can women be supported to build their capacity and skills to participate effectively in local and global supply chains?

### Challenges and barriers to women's participation in local and global supply chains

- Having informal businesses where women do not want to register; women avoid registering because they want to evade taxes imposed by KRA, not knowing a formal business creates and avails opportunities that ordinarily you will not have access to in an informal business set-up
- Lack of information for local and global procurement opportunities
- Lack of capacity – right personnel and technology eg different procurement opportunities require one to prequalify on their portals hence you will be disadvantaged if you are not tech-savvy.

### Addressing the challenges

- Capacity building – acquainting women with knowledge to understand the supply chains, and technology
- Being in business networks eg KEPSA, and WE Connect International, so that women can understand the opportunities available, and the challenges other women are facing in the space
- Formalize businesses by registering
- Use forums like the Women's Economic Empowerment conference to create networks with other organizations and access information
- Register with BMOs.

**"Technology is a great enabler  
for business"**

**Margaret Mutheu**

## 6.4 Barriers to WEE

**Moderator:** Dr. Agnes Meroka -  
University of Nairobi WEE Hub

### Discussants:

- Prof. Grace Ngari - KU WEE Hub,
- Bernard Mosei - Director for Strategy and Partnerships, CARE Kenya),
- Maureen Wairimu - Collaborative Centre for Gender and Development CCGD

### Questions to the panellists:

1. What are the main barriers that prevent women from accessing economic opportunities in Kenya, and how can these be overcome?
2. What role can government policies and programs play in promoting women's economic empowerment, and what are some successful examples in this regard?
3. How can cultural norms and gender stereotypes be challenged to promote gender equality in the workplace and beyond?
4. What can be done to ensure that women have access to education and training that is relevant to the job market, and how can this be linked to economic opportunities?
5. How can women be encouraged and supported to become entrepreneurs and start their own businesses

## Key highlights from the session

Key barriers to women's economic empowerment in Kenya include:

- Lack of access to resources such as land, finance and information. There is a wage gap; 23% of what men are paid
- Unequal distribution of domestic responsibilities. Women spend 5 hours a day compared to men who spend 1 hour, and not factored into GDP which would account for 10-39% of the GDP
- Sexual gender-based violence - intimidating and hostile work environments with unwelcome sexual conduct leading to gender job segregation
- Lack of adequate representation in decision-making processes at all levels
- Cultural and societal attitudes

- Continued acceptance of these barriers.

Ways of addressing barriers to women's economic empowerment include:

- Encourage women's leadership to allow for women to be at the table to articulate issues specific to women
- Handholding and mentorship to allow for tomorrow's women leaders
- Male involvement and engagement
- Structures, frameworks, and policies to enable women's participation in economic issues on all levels
- Media engagement to reach out to diverse women on WEE issues.

## 6.7 Gender Lens Investing

Presentation by presentation by Angela Waweru from  
Sister Speaks Global and Heels4PadsFoundation

### Key takeaways

- GLI is an investment approach that aims to consider gender-based factors in the investment decision processes. The focus is on creating opportunities for women to get funded, and be considered for training among others.
- Statistics in Africa and the Global Gender Index, which measures economic participation and opportunity, education attainment, and political empowerment, in 2022 Sub-Saharan Africa had closed 67.9 % of its gender bar. On average, women were 32 % less likely to have opportunities in comparison to males in the region.
- The government in Kenya tried to promote GLI through the Women Enterprise Fund which provides financing and business support services to women-owned businesses.
- In South Africa, in 2013 the government established the Women Empowerment and Gender Equality Bill to enable access to more opportunities.
- There are more female entrepreneurs in Africa than in any other continent. 1 in every 4 women is likely to explore entrepreneurship.
- About 40 % of businesses in Sub-Saharan Africa are women-owned



- We need to challenge the world's design in order to achieve gender equality in business
- We need to learn about the opportunities that exist and extend that learning to our sisters.

Summing up her submissions, Ms. Angela Waweru noted that men are more aggressive than women when applying for opportunities. She shared two case studies.

#### Case study 1:

So many men applied for the Young Women Leadership Programme, despite the programme indicating it was tailored for women. Due to the numerous applications by the men, some men had to be considered for the programme.

#### Case study 2:

Ms. Waweru shared an experience where she applied for a fellowship. There were only 9 women out of the 29 participants who were invited for the interview. This indicates that women are not aggressive in applying for opportunities.

## 6.8 Harnessing the Power of Technology and Innovation

**Moderator:** Damaris Mabeya. Executive Director Aminia Dada Initiative

### Discussants:

- Christine Ajulu - Open Institute
- Donna Rege - Head of Safaricom Women in Technology
- Vivian Kigada - Microsoft, Africa cluster
- Swabira Abdulrazak - Red Cross innovation officer

### Questions to the panellists:

1. What are the key ways in which technology and innovation can promote women's economic empowerment in Kenya?
2. How can digital platforms and tools be used to create new economic opportunities for women, particularly in the informal sector?
3. What are some successful examples of technology and innovation being leveraged to address gender disparities in access to financial services?
4. What role can government policies and programs play in promoting the use of technology and innovation to support women's economic empowerment?
5. How can women be supported to build their digital literacy and skills, and what are some effective approaches to this?

### Key highlights from the discussion

- Covid 19 was an opportunity since most organizations needed to pivot in order to provide solutions to their customers. It taught us to leverage technology to deliver solutions in a new way
- Innovation lies within us hence communities have their own solutions
- Stakeholders in the tech industry need to bring women's voices into policies through developing responsive policies geared towards addressing societal norms.
- Women's priorities shift due to their sole responsibility to put food on the table for their families, hence stakeholders in the tech industry need to develop basic tools that are affordable to them
- Providing incentives to women is a great way to encourage them to innovate

- It is vital to patent innovations
- Organizations need to partner with service-providing companies like Safaricom to enable them to penetrate remote areas
- Women in tech, is a programme by Safaricom geared towards helping girls come up with solutions to the problems in their communities. The project has been implemented in Samburu where girls created solutions and Apps to some of their challenges. However, actualizing the brilliant ideas still remains a challenge due to lack of resources
- Safaricom is curbing the digital divide by providing economic support to women through financial services and bringing products that women can afford e.g. hustler fund and *lipa mdogomdogo*. However, it was noted that only 46% of women took the hustler fund indicating that women are not aggressive in exploring the financial opportunities availed to them
- Innovation is really a conversation that will leverage partnerships but investors need to see its viability
- Safaricom has provided solutions in device and product strategy by partnering with the government to create a basic smartphone that is affordable, in addition to providing fibre so that customers can access affordable internet.

Participants requested that CRAWN Trust organizes a forum where Safaricom shares more about their Safaricom Women in Technology (WIT) as most of them did not have information on the same.

## 6.9 Gender Responsive Budgets

**Moderator:** Wanjiku Kimani – Kenya  
Gender Budget Network

### Discussants:

- Josiah Kiarie – CCGD, M&E officer,
- Tabitha Nyambura - National Gender Equality Commission
- Elizabeth Haman - CARE Kenya)
- Darmi Jatani - Institute of Economic Affairs and Researcher at the WEE Hub

### Questions to the panellists:

1. What is gender-responsive budgets, and how can they promote gender equality and women's economic empowerment in Kenya?
2. What are some successful examples of gender-responsive budgets being implemented in Kenya, and what were the key factors contributing to their success?
3. What role can civil society organizations and other stakeholders play in promoting the adoption and implementation of gender responsive budgets?
4. How can gender responsive budgets be linked to broader development goals, such as poverty reduction and sustainable economic growth?
5. What are the challenges and limitations of gender responsive budgets, and how can these be addressed?

## Key highlights discussed

### Misconceptions about GRB include:

- GRB supports the unique needs of women, men, boys and girls
- Responding to gaps in sectors where women are missing and designing programs and channelling funds towards these programs to bridge these gaps.

### Key to note:

- GRB does not mean a separate budget for women
- A good GRB will always respond to historical injustices and thus tends to address issues pertaining to women and marginalized groups

- Revenue collection by the government affects men and women differently hence the need to incorporate GRB.

### **Where is the government at in terms of GRB?**

There is political goodwill where GRB has been recognized as a great tool for budget planning. The Kenyan government having signed some international treaties like the Beijing Platform for Action, is an indicator that there is political goodwill. However even as we celebrate these milestones, a lot still needs to be done. For instance, the Abuja Protocol which is now 22 years old stipulates that health requires a 15% stake in every budget. The Maputo protocol, now 20 years old, stipulates that agriculture should have a 10% stake in every budget. The health sector is doing better than the agriculture sector in terms of percentage allocation. Agriculture only accounts for 3% of the budget allocation indicating a huge gap towards attaining the international targets while health is at 11.1 % as of now. These are sectors that either affect or employ women a lot hence investing in them is improving the quality of life for women.

### **Challenges of GRB**

- Lack of sufficiently disaggregated data by age, gender, disability
- Old data.

### **Recommendations:**

- Review the PFM Act 2012 to include a clause on GRB to guide budget formulation, approval, implementation, and audit
- State Department for Gender and Affirmative Action through the Executive arm of government to champion amendment of the PFM Act 2012 to include the clause ensuring buy in by Parliament and National Treasury
- Collect data that is disaggregated by sex and analyze it from the perspective of gender in the government's prioritized sectors (Agriculture, MSME Economy, Housing and Settlement, Healthcare, Digital and Creative Economy)
- Ensure that Gender Disaggregated Data is available and utilized in all sector budgeting

- Encourage the active participation of marginalized women and men in the budgeting process
- Ensure that Ministries, Departments, and Agencies (MDAs) are equipped to implement Gender Responsive Budgeting
- Include an audit of Gender Responsive Budgeting as part of the independent offices' (Controller of Budgets, Auditor General) audit exercise
- The government to establish gender barriers in the ten sectors of the economy and come up with programmes to encourage women's participation in male-dominated sectors
- That the money that goes to the MDAs (Ministries, Departments and Agencies) or government ministries should support the implementation of special targets under Sustainable Development Goals
- Build the capacities of women on the readiness to access affirmative funds
- Civil Society organizations to support counties with Monitoring and Evaluation processes
- Empower grassroots women on matters of the budget by breaking down the information in a language they can understand
- That the National Gender Equality Commission to be given the authority to enforce the implementation of Gender-responsive budgets across board.



## 7.0 CLOSING CEREMONY



*Picture 6: Panel session on gender responsive budgets*

### 7.1 Reading out of the communique



*Picture 7: Ms. Daisy Amdany handing the communique to the PS, State Department of Gender and Affirmative Action*

The forum culminated with reading the [communique](#) and a commitment from CRAWN Trust to working collaboratively with the government. Giving her closing remarks, Ms. Daisy Amdany emphasized the need for CSOs to take their activism to the executive spaces. She thanked delegates for their active participation and all the partners for their immense contribution to putting the auspicious event together.

She ended her speech by stating that the President of the Republic of Kenya had made serious commitments to women through the Kenya Kwanza women's charter and so all stakeholders needed to ensure that he honoured his commitment, and as well implemented the two thirds gender principle.



## 7. 2 Remarks from Ms. Ann Mutavati, Country Representative, UN Women

Ms. Mutavati congratulated the organizers of the forum, the Ministry of Gender and Affirmative Action for their great leadership and availability, Global Affairs Canada, all partners, and the delegates.

She noted the need to develop specific action plans that were measurable. Ms. Mutavati emphasized the need to bridge the gap between rural and urban women through digitization, in line with IWD 2023 theme: *“Innovation and technology for gender equality.”*



*Picture 8: Ms. Anne Mutavati giving her remarks*

## 7. 3 Remarks from PS Ministry of Gender and Affirmative Action

Giving her closing remarks, Hon. Veronica Nduva thanked Ms. Daisy Amdany and the National Women's Steering Committee for recommending her PSs nomination. She conveyed greetings from the Social Protection Parliamentary Committee headed by Hon. Alice Wambui Ng'angá and expressed the committee's desire to be part of noble processes like the WEF – Kenya. She thanked Ms.Amdany for her passion and enthusiasm and reiterated Ms.Mutavati's sentiments on the great need to embrace technology to reach a more diverse audience.

Hon. Nduva had the following reactions to the communique:

- The communique was 100% aligned with the Kenya Kwanza manifesto
- The two-thirds gender rule ask was a direct deliverable; Executive order No.1 lays out what the Kenya Kwanza government sets to achieve in regards to the two-thirds gender principle.
- Discussions on Mental health were missing from the observations of the WEF-Kenya 2023.

She encouraged WEF-Kenya 2023 participants to embrace the spirit of allyship and mentorship by not competing with each other in their interventions but complementing each

other, as well as breaking the silos. She further noted that there was global pushback and clawback in the gender space and quoted cases where FGM was being re-introduced in some communities in a bid to push back women.

Hon. Nduva cited the cliché *“women are half the population”* and noted that men made up the other half of the population hence the need to include them in discussions and interventions.

She noted the role of the Executive to translate the activism by civil society to sound policy decisions and asked that the delegates come up with specific proposals especially on GRB as all State Departments had a directive to ensure that there was gender-responsive budgeting across all NDAs. She encouraged everyone to strive to be at the decision-making table noting that *“if you were not at the table, then you were on the menu!”*.

Hon. Nduva concluded by asking participants to contribute to the President’s agenda of planting trees as climate change was a real challenge of the present time.

***“We have a directive to ensure gender-responsive budgets across all NDAs that will benefit from it, and we want the voice of this forum in the policy-making process”  
remarked***

**Hon. Nduva.**

## 8.0 CONCLUSION AND WAY FORWARD



Key partners present committed to continued partnership with the government and the women's rights movement in order to build agency, alter harmful structures, and advocate for structural change towards achieving the development of women's voices. In response, Government representatives reiterated their role in translating the activism efforts of civil society into sound policy decisions such as the Executive Order No.1 of 2023, which at the time of the forum, had been tabled in parliament to lay out, among other functions, the function of the State Department for Gender and Affirmative Action to ensure compliance with affirmative action principles as envisaged in the Constitution

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# REPORT ON THE WOMEN'S ECONOMIC FORUM - KENYA 2023

Getting Women Involved in Kenya's Economic  
Recovery

# 2023

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