2021 REPORT

CRAWN TRUST
Community Advocacy and Awareness Trust

WOMEN & THE ECONOMY IN KENYA

Contributions to the Economy, Constraints & Policy Options

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ABBREVIATIONS & ACRONYMS

AGPO	Access to Government Procurement Opportunities
CEC	County Executive Committee Member
FY	Fiscal Year
GDP	Gross Domestic Product
ILO	International Labour Organization
KNBS	Kenya National Bureau of Statistics
MSEs	Micro and Small Enterprises
MSMEs	Micro, Small and Medium Enterprises
PWDs	Persons With Disabilities
SDGs	Sustainable Development Goals
STEM	Science, Technology, Engineering and Mathematics
UN	United Nations
WEF	Women Enterprise Fund
YEDF	Youth Enterprise Development Fund

Contents

SUMMARY OF THE REPORT

This report on 'Women and the Economy' achieve five broad objectives. First, to contextualise socio-economic status of women in Kenya by reflecting on both the public and private sectors. Second, to assess implications of COVID-19 pandemic for women in terms of employment and entrepreneurship. Third, to quantify contributions of women to the economy through formal and informal sectors, and unpaid care work. Fourth, to assess affirmative programmes related to financing and procurement opportunities from the perspectives of gender mainstreaming in planning and budgeting. Fifth, the report seeks to provide policy recommendations for generating productivity among women. The report utilises review of literature and analysis of existing micro-level and aggregate data to achieve the intended objectives.

The findings show that women are disadvantaged in the labour market, poverty, entrepreneurial endeavours, representation in decision-making positions within the government and private sectors. The contributions of women through formal and informal sectors are estimated at about 40 to 50% of Gross Domestic Product (GDP). By bridging inequality in earnings within the formal sector, women would earn over KSh. 600 billion more through compensation of employees. The value of unpaid care work is estimated at 12% of GDP if valued at minimum gazetted wage of a general household labourer, and over 50% of GDP if valued at the average earnings in the formal sector. Women face unique challenges in entrepreneurial efforts related to financing, skills and access to markets that hold back their full potential. There is limited participation in industrial sectors owing to some of these challenges. Recent emergence of COVID-19 pandemic has exposed vulnerability of women to economic shocks. The pandemic has disproportionately affected women through job losses, increased commitments to unpaid care work and in some cases domestic violence. Gender responsive budgeting and strengthening the link between policy planning and planning for gender related programmes is vital for women empowerment. The findings reveal that gender responsive budgeting has remained weak and there are myriad of challenges surrounding affirmative programmes such as financing and access to public procurement opportunities. The Affirmative action programmes are yet to yield the intended results due to limited budgetary allocations, low awareness and design challenges such as loan repayment period, lending approaches/models and costly procedures for accessing the opportunities.

over
KSh. 600 billion
Amount women would earn by bridging the inequality in earnings gap within the formal sector

1. INTRODUCTION

1.1 Background of the Study

Gender equality is good economics that results to significant socio-economic benefits for economic development. The World Bank in its report 'Women, Business and the Law 2020' reveals three reasons why gender equality matters in development1. First, gender equality promotes productivity gains by lowering barriers that constrain women participation in economic opportunities such as employment and entrepreneurship. Second, women's resource endowment and access to economic opportunities provide relatively higher developmental outcomes for children through investment in education, health, food and nutrition. These investments positively affect human capital and therefore contributes to long-term economic development through inter-generational benefits. Third, socio-economic empowerment of women through gender equality enhances their agency/oversight role in institutional and policy decisions that benefits the society through good governance.

Despite the significant socio-economic benefits that can result from gender equality, women continue to be disadvantaged across the world, especially in developing countries. The World Economic Forum's Global Gender Gap Report 2020 shows that gender gap is higher in Sub- Saharan Africa (SSA) compared to developed countries2. The Report ranks Kenya at position 107 out of 153 countries. Within Sub-Saharan Africa Kenya is ranked at position 20 out of 34 countries. The report ranks countries on four pillars: Economic participation and opportunity, educational attainment, political empowerment, and health & survival. Kenya demonstrates higher gender gaps in the first three pillars, which are also the focus in this report. The gender gap indicators used by the World Economic Forum also largely mirror those earlier identified in the World Bank's World Development Report3, particularly with regards to access to economic opportunities, opportunities to earn income and educational attainment.

Appreciation and efforts to promote gender equality in access to economic opportunities is often undermined by undocumented nature of women's contributions. Lack of documentations of women's contributions has for some time now been of significant concern to international development organisations such as the World Bank3, the International Labour Organisation (ILO)4 and the United Nations5. There are a number of reasons why the contributions of women remain invisible: - First, women are largely engaged in the informal sector activities and unpaid care work that are usually not accounted for in national statistics such as the Gross Domestic Product (GDP). For instance, ILO estimates women contribute US$ 8 trillion (6.6%) of global GDP through unpaid care work yet this is usually not reported. Across the World, two-thirds of care workers are women and girls and they perform more than three quarters of the unpaid care work4. Even when women are engaged in paid work, be it in formal or informal sectors, they are still disproportionately engaged in unpaid care work. Such dual responsibilities limit the extent of women participation in formal market activities and career progression.

The emergence of COVID-19 pandemic has revealed higher vulnerabilities of women in times of economic crisis. The informal sector activities, where majority of women work or own enterprises lack adequate social protection coverage and policy measures to contain the pandemic through social distancing, restrictions on movements and the requirements to implement protective health measures have put extra burden on women. According to the Economic Survey 2020, of the 4.2 million persons registered with the National Social Security Fund (NSSF), only 28.7% are women. Similarly, majority of the informal sector employs lack insurance coverage, including registration with the National Hospital Insurance Fund (NHIF) - Only 27.7% of informal sector workers are covered. The closures of schools and the recommendations for people to work from home have also increased unpaid care work burden for women besides increasing gender-based violence in some instances.

The rationale of this report is four-fold: - First, the undocumented nature of activities in which women are involved, particularly unpaid care work and informal sector activities means lack of quantification of their economic contributions and therefore limited policy support. This report seeks to quantify these contributions to aid in policy appreciations. Second, this report sheds light on socio-economic context of women not only in terms of employment in formal and informal sectors, but also constraints in entrepreneurial endeavours. The World Economic Forum's Global Gender Gap Report2 indeed points out that low participation of women in private sector economic activities remains a key concern for gender equality and development. Within the African continent, the private sector contributes about 80% of GDP and 90% of employment opportunities6. In Kenya private sector provides 95% of the formal and informal sector employment7 and therefore remains the engine for socio-economic transformation. Third, while the Kenyan government has made some policy initiatives to promote gender equality in access to education, finance and public procurement opportunities, women are yet to benefit as anticipated. This report therefore seeks to provide policy insights on these affirmative programmes in terms of recent performance and challenges. Finally, the report explores implications of COVID-19 pandemic for women.

1.2 Objectives of the Study

The overall objective of this report is to quantify contributions of women to the economy in Kenya and analyse related challenges. There are four specific objectives, which are to: -

Provide background on socio-economic status of women with regards to education, household-level poverty, unemployment, labour force participation, public sector representation and access to opportunities in the private sector;

- Explore implications of COVID-19 pandemic for women;
- Quantify contributions of women to GDP through formal sector, informal sector and unpaid care work;
- Analyse the Government's planning and budgeting for gender-sensitive inclusive development related to education, employment, financing and public procurement opportunities; and
- Provide policy recommendations for generating productivity among women.

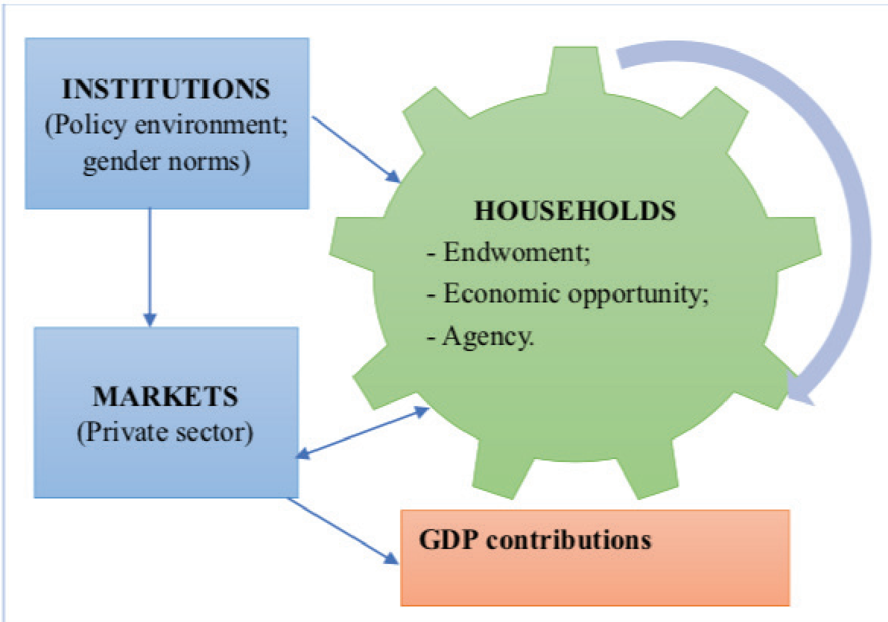
2. METHODOLOGY

2.1 Conceptual Framework

The conceptualisation of the report is anchored on the World Bank's World Development Report 2012, the World Bank's Gender Strategy 2016-2023 and the World Economic Forum's Global Gender Gap Report 2020, in which gender outcomes are articulated as resulting from interactions between households, markets and institutions. Markets underscores the pivotal role of private sector in aiding interactions of buyers and sellers in exchanging goods and services; and is itself affected by formal and informal institutions (the set of formal and informal rules and arrangements that influence social interactions). The institutions and markets affect economic participation and opportunities available to the households. The institutions further affect human capital development (education). There are interdependencies between markets and households' opportunities, of which both contribute to GDP. Gender equality at the household level manifests itself in terms of endowment (education); economic opportunities (employment and enterprise ownership); and agency roles (voice in decision-making) within the public and private sectors.

2.2 Approach to Women's Contribution to the Economy

The detailed approaches for addressing each of the five objectives are provided in Annex 1. This section only provides a brief on the key concepts and approaches used to quantify GDP contributions GDP can be measured using three approaches8 that are equivalent: Expenditure approach, product



Source: *Authors' conceptualisation based on the World Bank's World Development Report 2012 and Gender Strategy 2016-2023; and the World Economic Forum's Global Gender Gap Report 2020.*

approach and income approach. Expenditure approach measures GDP as the total monetary amount spent on all final goods and services during a given period. There are four components that constitute GDP using this approach: Household consumption expenditure, private investments by firms and households, government consumption and investment, and net exports (net spending by the rest of the world on the domestically produced goods and services). Product approach measures GDP as the total market value of goods and services produced in the economy. It utilises the concept of value added which entails value of output less the costs of intermediate inputs at various stages of production. Income approach measures GDP as the total income received by all factors of productiona in producing final goods and services. This include compensation of employees (wage and non-wage benefits) and profit (operating surplus) to owners of the firm. The three methods produce identical results because for every expenditure by a buyer, the seller of the factor of production receives an income. Similarly, the market value of goods and services produced should be equal to the amount buyers spend to purchase them. It therefore follows that the three approaches are identical.

The income approach is relatively ideal for this study given one of the focus is to estimate the value of opportunity cost (foregone income) of unpaid care work. This approach has been used in previous studies to account for household production in the national accounts[9,10]. For instance, the U.S. Bureau of Labour Statistics has been conducting the American Time Use Survey since 2003 and uses the wages of general-purpose domestic worker for estimating value of the unpaid care work. The income approach also facilitates disaggregating women's contributions to the economy through employment and entrepreneurial avenues as articulated in the conceptual framework (Section 2.1).

2.2.1 Women's Contribution to Formal Sector GDP

Compensation of Employees: The compensation of employees for women within the formal sector is estimated from the Kenya National Bureau of Statistics (KNBS) Economic Survey 2020.

$$GDP_{women} = \frac{No.\ of\ Female_{sector_i}}{Total\ employment_{sector_i}} X\ Total\ employee\ compensation_{sector_i}.$$

Operating Surplus: An important issue in allocation of operating surplus is ownership of enterprises. Share of female ownership of formal enterprises is computed from the 2018 World Bank Enterprise Survey for Kenya and operating surplus available from the Economic Surveys is allocated proportionately.

2.2.2 Women's Contribution to Informal Sector GDP

Compensation of employee: This is estimated using the mean earnings of women engaged in the informal sector based on the 2015/2016 Kenya Integrated Household Budget Survey (KIHBS) and applying this to the women labour force employed within the informal sector. Non-wage component of compensation of employees (e.g. social contributions and insurance) is computed from the 2016 Micro, Small and Medium Enterprises (MSMEs) Survey. The two data sources are from KNBS and are the most currently available nationally representative surveys of employment and informal sector, respectively.

The wage component of compensation of employees for women is estimated using the following formula;

$$GDP_{Female} = \underbrace{\overbrace{FWAP\ X\ LFPR}^{\text{Female labour force.}}\ X\ ERI}_{\text{Proportion of female labour force employed in the informal sector.}}\ X\ Mean\ female\ earnings\ in\ informal\ sector$$

Where: FWAP is female working age population (15-64 years); LFPR is the female Labour force participation rate; ERI is the proportion of female employed in the informal sector. This approach is an adaptation of McKinney's estimation methodology of GDP using supply side (product approach) within the formal sector[11,12].

Operating Surplus: The 2016 MSME Survey can provide an estimate of the overall informal sector GDP. In terms of gender representation, the survey however captures ownership not in terms of proportions owned, but whether there is presence of female ownership. To overcome this data limitation, full ownership is used if there is no male ownership for an enterprise, and 50% ownership is assumed for joint (female-male) ownership. The ownership computed using this approach is then applied to GDP generated by informal (unregistered) enterprises.

The informal sector proportions of compensation of employees and operating surplus to GDP in 2016 (based on the 2016 MSME Survey) was applied to the 2019 GDP to estimate contributions of women through the informal sector.

2.2.3 Valuation of Women's Unpaid Care Work

For purposes of valuing unpaid care work, it is important to understand the scope of *working age population and work*. The *working age population* is defined as individuals aged 15 to 64 years. This is in line with the ILO standard definitions[13]. ILO defines work as *"any activity by persons of any sex and age to produce goods or to provide services for use by others or for own use"*[14]. Care work can be performed for pay as in the case of paid house helps; or can be unpaid. Unpaid care workers include providers of personal and household services in private households or within community, without monetary gain. Unpaid domestic care work includes all activities that household members perform for own final use by the households e.g. maintenance of household, meals preparation, childcare and care for other members of the household. A key distinguishing feature of unpaid care work is delegation (third party) principle to assess if it is a productive activity. The delegation principle suggests that if an activity can be delegated to a paid worker, then it constitutes a productive activity[15]. Activities such as sleeping, leisure or studying cannot be delegated to a third party and are therefore not counted as part of unpaid care work.

KSh.13,572.88

monthly minimum wage for main cities (Nairobi, Mombasa, Kisumu) in 2019.

~Kenya Gazzette

An important issue in understanding the contribution of women to the economy, particularly from the perspectives of unpaid care work is availability of *time use data* [16]: *Time use data* reveals how individuals allocate time on various activities such as paid work, unpaid work and leisure activities. It reflects how individuals allocate 24-hours available in a day and is usually captured in minutes to provide detailed time allocation patterns. Collection of time use data is now a priority under the Sustainable Development Goal (SDG) 5 of the United Nations to aid in understanding contributions of women to the economy. There are two approaches to *time use data*:

a. Time diaries, where respondents record time allocation for all the activities they undertake within a day. In most detailed form it would comprise of categories such as market (paid) work; unpaid domestic work; personal care activities and leisure; and social and study activities;

b. Customised questions that ask respondents amount of time spent on specific activities such as paid work and care work. Rather than tracking through time diaries, this approach seeks to elicit from respondents' average time they allocate to different activities through household surveys. Put simply, individuals recall their time allocation of different activities.

Kenya lacks a comprehensive time use data for valuing unpaid care work. The only available time use survey is a small-scale one carried out by Action Aid in Bamburi (Mombasa County) and Tangulbei (Baringo County) using a sample of 107 women. This can hardly be nationally representative due to small-sample and socio-economic diversity across the country. An alternative is to use average *time use data* for a sample of Sub-Saharan Africa countries[16,17]. This is the approach used for valuing unpaid care work by women in this study.

The valuation is undertaken using input-based method using two alternative approaches[17]: *The opportunity cost and market replacement cost.* The opportunity cost approach attaches value to unpaid care work using average compensation of employees in the formal labour market. The replacement cost approach attaches value to unpaid care work using minimum gazetted wage of a general household labourer (includes cleaner, sweeper, gardener, children's ayah, house servant).

The estimations are based on the following parameters;

- *Average time spent on unpaid care work* by women in Sub-Saharan African countries as estimated by Charmes (2019). This average translates to 264 minutes (4.4 hours) spent by women on unpaid care work on daily basis. It should be noted that this is the average for women working full time on unpaid care work as well as women in paid work (i.e. employed) but who allocate part of the time on unpaid care work.
- *Women in the working age population* (15-64 years). This is established as 13.8 million females from the 2019 Kenya Population and Housing Census. Adult population for all women 18+ years is also considered; in which case this population is 13.2 million.
- *The costs of unpaid care work using two complementary approaches.* The first approach is to use the average compensation of employees in the formal sector, which reflects *opportunity costs* of not participating in the formal sector employment. The second approach uses minimum gazetted monthly wage of a general household labourer, which reflects the replacement cost of the wage of a person who were to perform the household duties at the corresponding wage rate on the labour market. In 2019 the monthly minimum wage was KSh. 13,572.88 for main cities (Nairobi, Mombasa, Kisumu); KSh. 12,522.72 in all county headquarters and KSh. 7,240.96 in all other towns. An average of the three (KSh. 11,112.19) is used to estimate the replacement value.

3. RESULTS

3.1 Socio-Economic Contexts of Women in Kenya

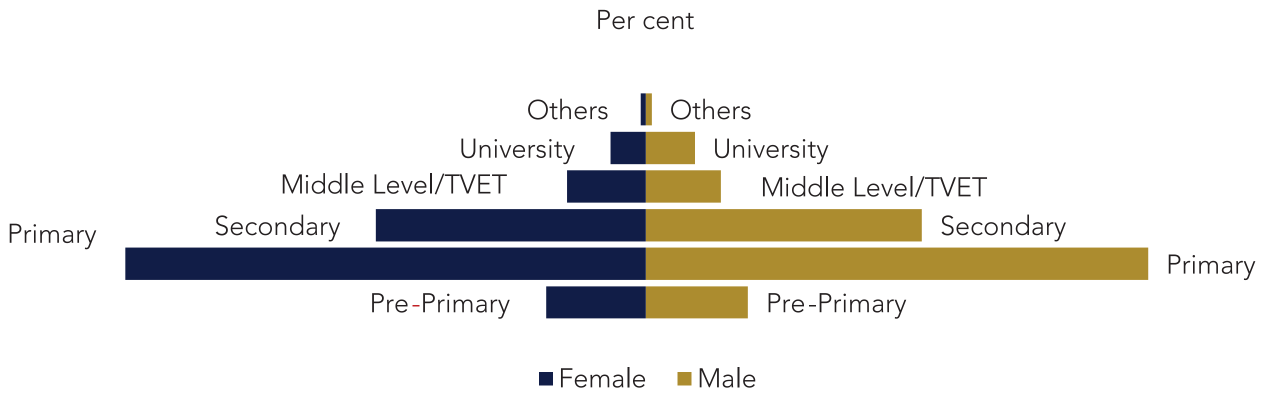
This chapter provide the socio-economic contexts of women with regards to aspects such as educational attainment, employment, poverty and ownership of enterprises. Additionally, representation in public offices is highlighted, as it serves as an important avenue for their agency role in institutional and policy decisions.

Women and girls account for over half of the Kenyan population. The 2019 Kenya Population and Housing Census[20] shows the Kenyan population is 47.6 million, of which female accounts for 50.5% (24.0 million). With regards to the commonly used working age population of 15 to 64 years13, women and girls constitutes 50.7% (13.8 million).

3.1.1 Education Levels and Recent Trends

Gender gaps in access to education is relatively higher for secondary and university level of education. Across the different levels of education (Figure 3.1), the gender gap has been bridged only for middle level/technical education and primary education. About 3.5% of the female population have university education, compared to 4.8% for male. The gender gap for secondary education and university education suggests some constraints in upward educational progression for girls. The Medium Term Education Sector Report for Kenya 2020/21-2022/23 reveals that some of the challenges facing girl-child educational progression include early marriages, child labour in low income and slum areas and disparity in pastoral communities preferring to support boys' education[19]. This is a policy concern in view of the World Development Report 2019 that reveals an additional year of schooling generates higher earnings, particularly for women in developing countries18. Bridging gender gap in education is therefore an important policy agenda in promoting gender equality in development.

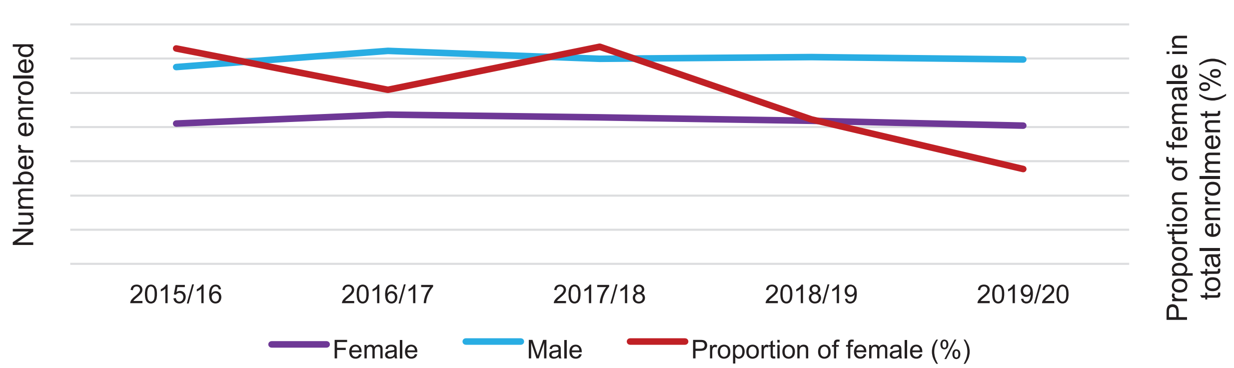
Highest level of education (% of 3+years population based on 2019 population census)



Data Source: 2019 Kenya Population and Housing Census

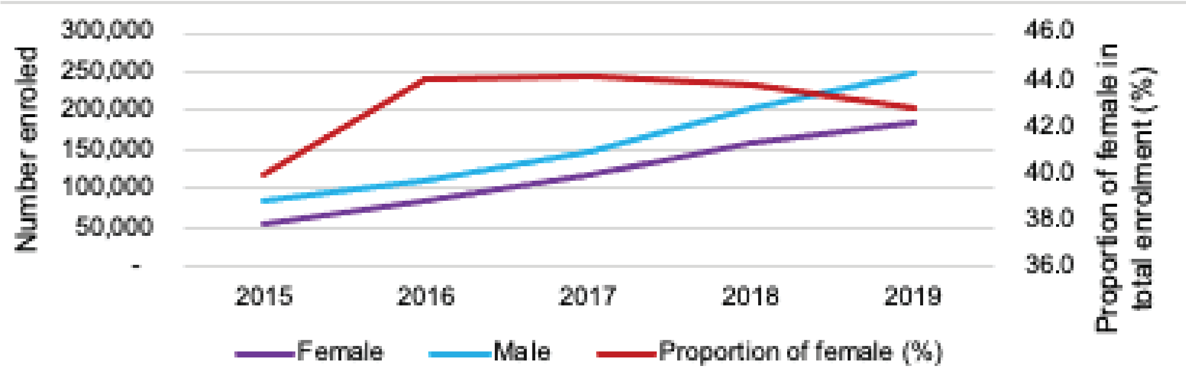
The enrolment in universities is recently declining, but disproportionately higher for female students. This can be attributed to more stringent accreditation requirements for universities by the Kenyan government and reduction in number of students scoring the minimum university entry score of C+(plus) and above in the Kenya Certificate of Secondary Education (KCSE)7. For instance, as a result of stringent accreditation requirements, the number of public university campuses reduced from 168 in 2018 to 111 in 2019. Female enrolment is however disproportionately affected, with the proportion enrolling declining from 41.8% in 2017/18 to 40.5% in 2019/20

Figure 3.2: University Enrolment for Degree Programmes: 2015/16-2019/20



Data Source: Economic Survey 2020

The gender equality gains in access to Technical and Vocational Education and Training (TVET) education is likely to be eroded considering recent trends in enrolment. The growth rate for male enrolment in TVET institutions is higher than those for female, and as a result the proportion of female students currently enrolled is declining. As shown in Figure 3.3 the share of female students enrolled in TVETs has declined from 44.0% in 2016 to 42.8% in 2019, an indication that the gains achieved in earlier years is being eroded.



Gender gap is being bridged in secondary school enrolment, though at a slower pace. The proportion of girls in form one enrolment increased from 48.1% in 2015 to 50.9% in 2019. Similarly, the overall proportion of girls in secondary schools (Forms 1 to 4) has increased from 47.3% to 50.1% over the same period. The growth in enrolment is attributed to the government policy of targeting 100% transition from primary to secondary education. A key feature of these enrolment trends, as shown in Figure 3.4, is that the overall proportion of girls is lower than that of form one. This reveals that despite the government policy on 100% transition rate from primary to secondary schools, an average of 0.8% of girls who join form one does not complete form four. This is explained by challenges such as early pregnancies/marriages, child labour in low income and slum areas and disparity in pastoral communities preferring to support boys' education19. In terms of performance in KCSE exams, 29.4% of the female candidates scored C+ and above in 2015 compared to 15.8% in 2019. In contrast 35.3% of the male candidates scored C+ and above in 2015 compared to 20.4% in 2019.

3.1.2 Labour Force, Unemployment and Poverty

While labour force for female and male are almost identical, labour force participation rate for female remains relatively low. The labour force (sometimes referred to as currently active population) constitutes persons in the working age population (15-64 years) that are either employed or unemployed. Labour force participation reflects persons either working or actively looking for work within the reference period. The persons in the working age population that is not in labour force constitute inactive population and include full-time students, home makers, and incapacitated persons. According to the 2015/2016 KIHBS (Table 3.1) there were about 9.6 million females in labour force, almost the same number as males. The number of unemployed females is however about twice (926,100) that of male (509,700). There is also more inactive female (3.1 million) than male (2.5 million).

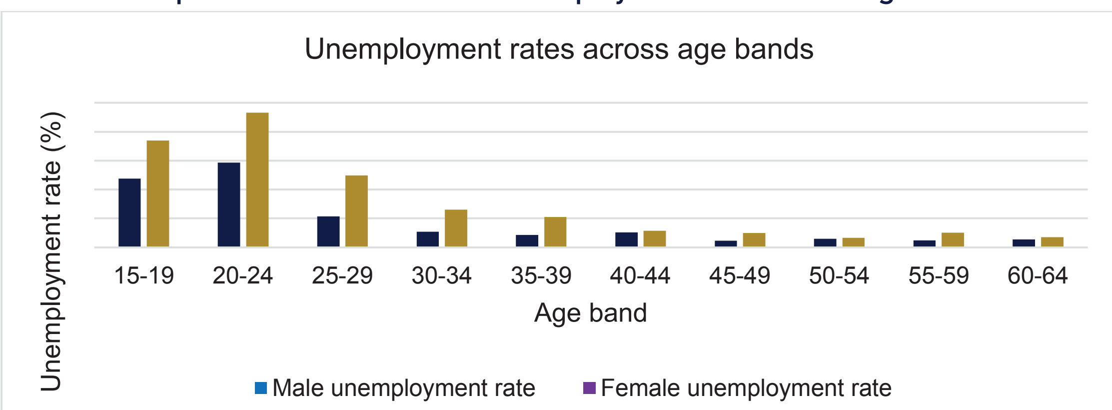
	(a) Employed	(b) Unemployed	(c)= (a) + (b) Labour force	(d) Inactive	(c)= (c) + (d) Total
Female	8,699.6	926.1	9,625.7	3,101.3	12, 727.0
Male	9,176.0	509.7	9,685.7	2,542.8	12,228.5

Data Source: *2015/16 KIHBS*

Female labour force participation was 75.6% compared to male at 79.2% - About four per centage point difference. This suggests that 75.6% of the female working age population is either working for pay, profit or seeking employment. The 2019 Kenya Population and Housing Census[20] reveals similar patterns. The role of women as unpaid care workers perhaps explains the lower labour force participation rate. Since the first quarter of 2019 KNBS has commenced preparing quarterly labour force reports, though it is not gender disaggregated. As of March 2020, there were 19 million persons in the labour force. Going by the proportion of the 2015/2016 KIHBS, this shows women labour force is about 9.5 million persons.

Unemployment is disproportionately high among women across all age groups. Female accounts for 64.5% of the unemployed persons in Kenya[21]. Moreover, according to the 2015/16 KIHBS unemployment rate among women at 9.6% was almost twice that of male at 5.3%. As evident from Figure 3.5 unemployment in Kenya have two unique features. First, unemployment varies across the age bands, with the youth disproportionately affected. Second, the female unemployment rate is disproportionately high across all the age bands. The female- male unemployment gap is largest among the youth below 35 years. This suggests that gender inequality in employment is severe during early productive age of the population.

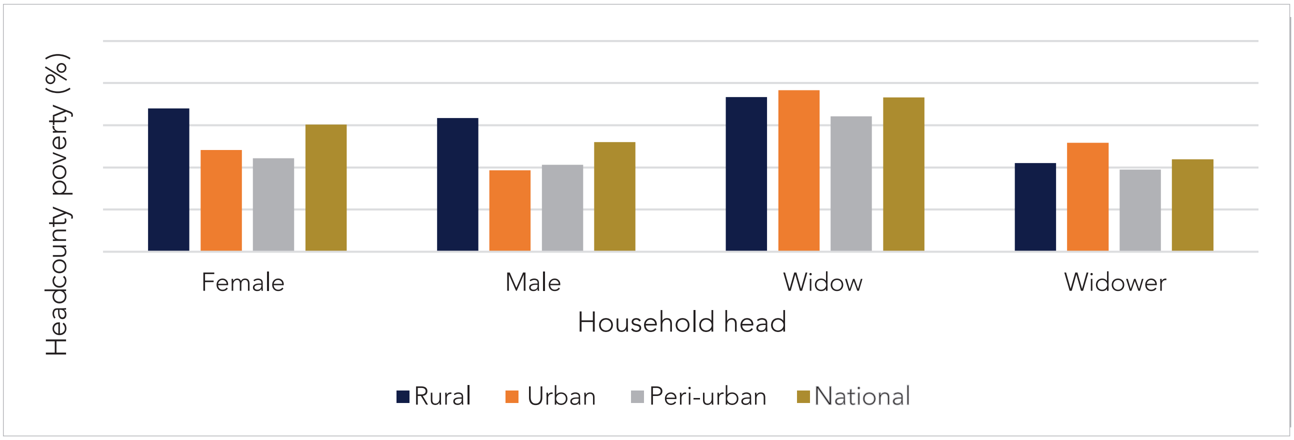
Table 3.5 Comparative Female and Male Unemployment Rates Across Age Bands



Data Source: 2015/2016 KIHBS

Female-headed households are disproportionately affected by poverty. Nationally 32.4% of the 12 million Kenyan households are headed by female21, which translates to 3.9 million households as per the 2019 Kenya Population and Housing Census. A larger proportion of female-headed households are classified as poor (30.2%) compared to males at 26.0%. The poverty problem is more severe among the households headed by female who are widows, with poverty rate of about 36.6%. Higher poverty rates among female-headed households is explained by resource-constraints and challenges accessing employment opportunities. Moreover, poverty tend to be higher in rural areas where women tend to head more households: About 36.0% of the households are headed by women in rural areas compared to 27.8% for urban areas.

Figure 3.6 Headcount Poverty Rate by Gender of the Household Head



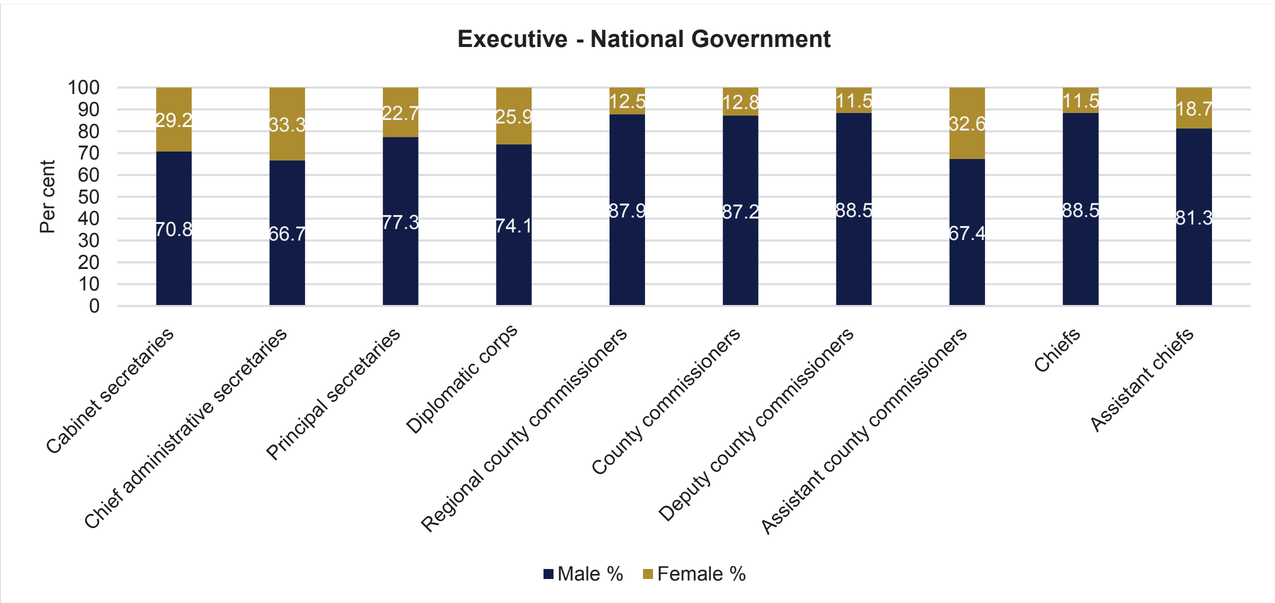
Data Source: 2015/2016 KIHBS

3.1.3 Women Representation in Key Public Sector Decision-Making Positions

The Constitution of Kenya provides for gender equality in key decision-making position within the public sector. It is a constitutional requirement that not more than two-thirds of the members of elective or appointive positions are of the same gender - Articles 27(8) and 81(b). The Constitution further provides that women and men have the right to equal opportunities in economic and political spheres. The principles of inclusiveness and equality are further espoused in Article 10 of the Constitution on National Values and Principles of Governance. The Constitution provides for establishment of the national and county governments that are distinct and interdependent. At the national level there exists the three arms of government - the bicameral national parliament (national assembly and the senate), executive and the judiciary. At the county level there exists only county assembly and the executive. Women representation in key decision-making positions in the public sector is provided within this framework.

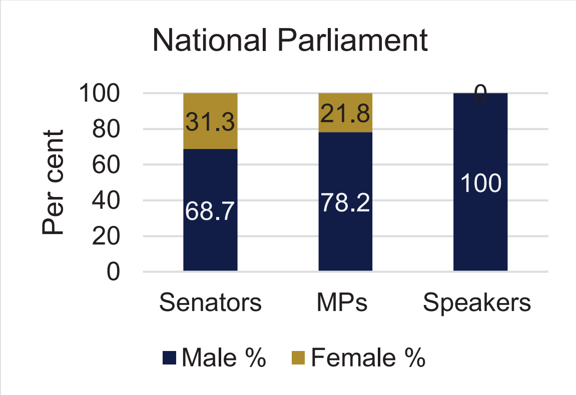
At the national government level, significant progress in gender equality in decision-making positions have been made for judiciary, but the executive and the parliament are lagging. The only exception for judiciary is supreme court judges and the *kadhis* court that are still lagging. Within the executive arm, women representation average 21% across the 10 categories shown in Figure 3.7. Of concern is especially the representation in the national assembly and the senate. Women accounts for 31.3% of the senators and 21.8% of the Members of Parliament (MPs). The Constitution of Kenya (Amendment) Bill, 2018 that seeks to amend the Constitution to ensure that membership of the National Assembly and the Senate conform to the two-third gender principle has failed to pass in a number of attempts. For instance, during the fourth attempt in February 2019 there was lack of the requisite quorum of two-thirds of members of the National Assembly to facilitate a Constitutional amendment. The Bill seeks to bridge the gender disparity in the Parliament by amending the Constitution to allow for extra nomination slots for women.

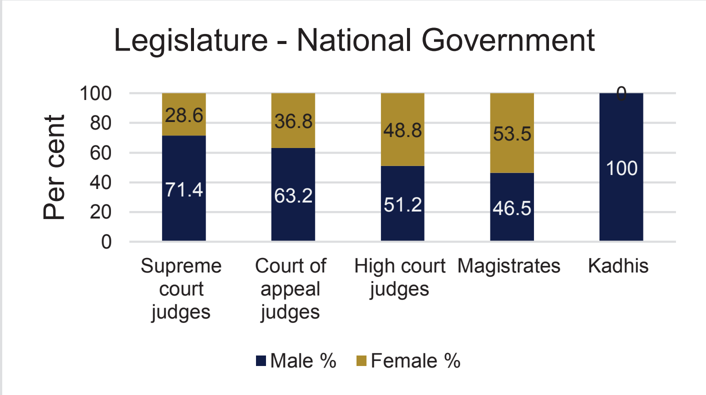
Figure 3.7a: Gender Representation in National Government Decision-Making Positions, 2019



Data Source: Economic Survey 2020

Figure 3.7b & 3.7c: Representation in National Parliament and Legislature

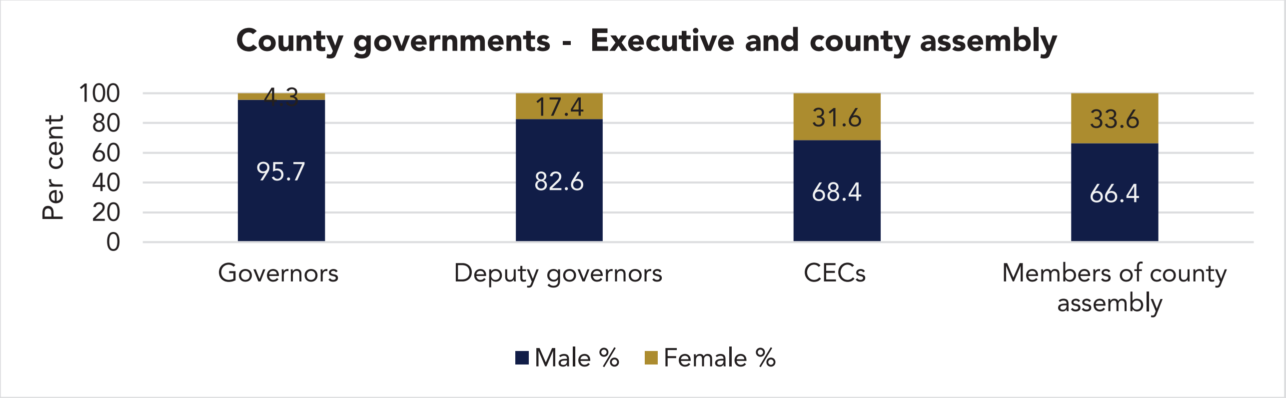




Data Source: Economic Survey 2020

At the county governments level, the two-third gender principle has only been achieved for members of county assembly. The attainment at the county assembly level is largely credited to the requirement of Article 177(b) of the Constitution providing for special seats to ensure no more than two-thirds of the membership of county assembly are of the same gender. The positions of County Executive Committee (CECs) members, deputy governors and governors are yet to conform to this principle despite being elective or appointive positions.

Figure 3.8: Gender Representation in County Governments Decision-Making Positions, 2019



Data Source: Economic Survey 2020

The Kenya Women Parliamentary Association (KEWOPA) Strategic Plan 2019-2023 reveals that women parliamentarians make contributions on various topical issues that are important for a holistic socio-economic development of the Country. During the 11th (2013-2017) and 12th (current) Parliamentary Sessions, the women parliamentarians have sponsored Bills on topical issues such as family and gender matters, special interest group representations, health (including maternal and mental healthcare), food security and nutrition, governance, education and information, security and peace building, human rights and natural resources management.

It should therefore be appreciated that representation of women in key decision-making positions can provide policy solutions to pertinent policy issues that may otherwise be overlooked.

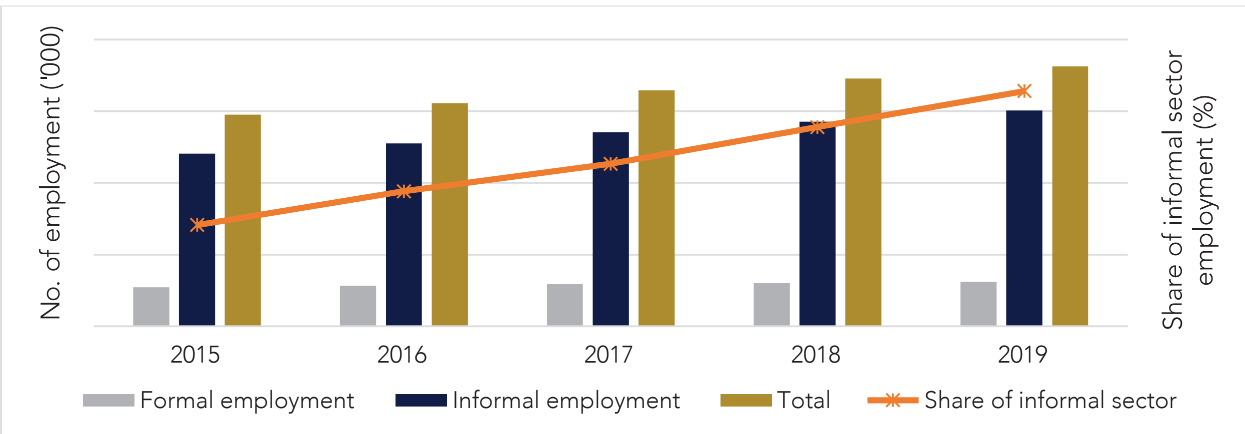
3.1.4 Private Sector Participation

The private sector remains a key driver of any economy in terms of provision of goods and services and contribution to employment and GDP. The participation of women in the private sector can be assessed with regards to employment opportunities, ownership of enterprises and related constrains. An International Monetary Fund (IMF) report22 reveals that gender diversity through women representation in leadership positions enhances firms' profitability, which is attributed to availability of skills mix required for innovation and efficiency.

a) Employment and Ownership of Enterprises

The share of informal sector employment is growing in Kenya, accounting for 83% (15.1 million jobs compared to 3.1 million formal sector jobs) of the total employment as of 2019. The informal sector constitutes small-scale activities that are usually semi-organised, use low technologies and largely operate outside formal arragements7. The growth of the informal sector is due to low capital requirements in the informal sector and high costs of doing business within the formal sector attributed to taxation and regulatory compliance. Informal sector poses some challenges including weak social protection and compliance with health and safety standards, tax administration and difficulties in compiling national socio-economic statistics such as employment and contributions to GDP.

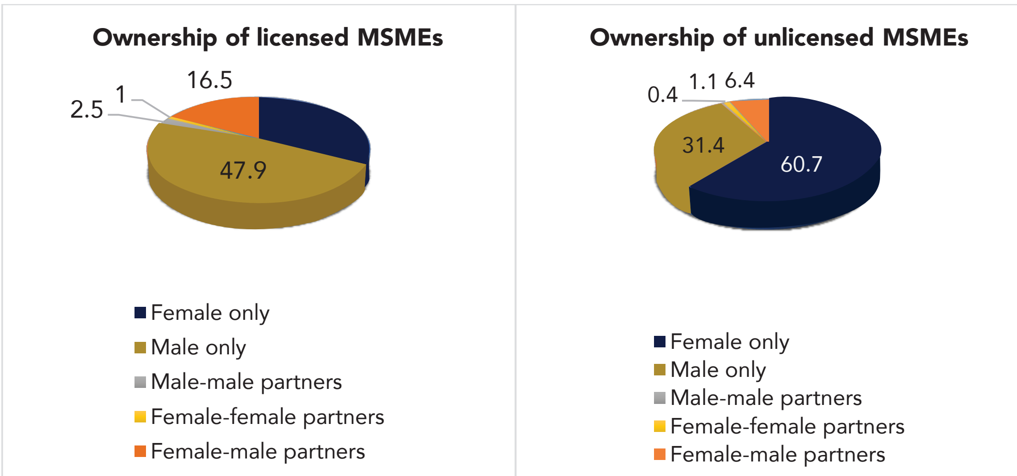
Figure 3.9: Trends in Formal and Informal Sector Employment: 2015-2019



Data Source: Economic Survey 2020

The employment and ownership of enterprises in the informal sector is dominated by women. The 2016 Micro, Small and Medium Enterprises (MSME) Survey shows that there are 7.4 million MSMEs, of which 98% are micro enterprises employing less than 10 persons. About 70% of these enterprises are concentrated in the services sector (wholesale and retail trade, and food and accommodation services) while 12% are in the manufacturing sector. The rest of the economic sectors account for only 18 percent of the MSMEs. Micro enterprises registered with registrar of companies are only 4% compared to 67% of small enterprises. Women ownership is mainly among the micro enterprises that are dominantly informal. Informal enterprises face higher business environment challenges such as access to markets, public services and finance. Informal enterprises have weak record-keeping practices and financial transaction history, mostly operate at very small scale, demonstrate volatility in performance and have weak collateral base, thus making them unattractive to lenders.

Figure 3.10: Ownership of MSMEs in Kenya



Data Source: 2016 MSMEs Survey

Women ownership and management within the formal sector enterprises is lower in large firms compared to small firms and medium firms. Firms with women participation in ownership are mainly small firms (45.5%) and medium firms (57.5%) compared to large firms (32.2%). On average 18.1% of the formal sector enterprises have female top managers. Women are likely to serve in top management of small firms (22.1%) than medium (9.9%) and large firms (8.8%). Moreover, women account for lower proportion of fulltime workers, particularly among production workers.

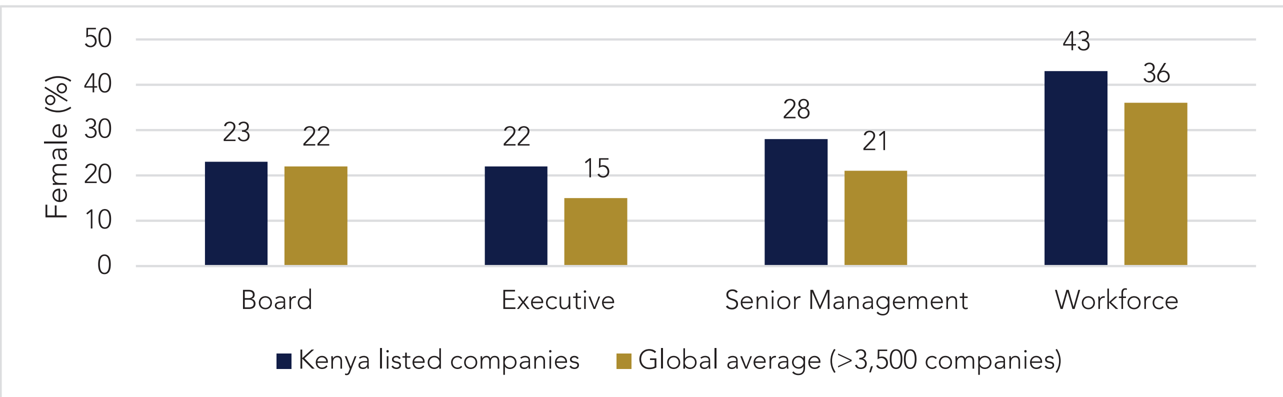
Table 3.2: Formal Sector Ownership of Enterprises and Employment Features

Gender Indicator	Small firms	Medium Firms	Large Firms	All Firms
Firms with female participation in ownership (%)	45.5	57.5	32.2	47.5
Firms with a female top manager (%)	21.1	9.9	8.8	18.1
Permanent full-time workers that are female (%)	32.5	30.8	22.9	31.5
Full-time production workers that are female (%)	28.1	23.9	27.2	26.0
Full-time non-production workers that are female (%)	35.2	36.1	31.5	34.8

Source: World Bank Enterprise Survey 2018

A recent research by Equileapb in partnership with Nairobi Securities Exchange (NSE) and New Faces New Voicesc to assess gender equality among all companies listed on NSE23 provides further insights on gender equality within the corporate sector. The report reveals that the average gender equality scores among the listed companies in Kenya is 26%, about the same as the Canadian average of 27% but lower than UK (37%), France (42%) and Australia (44%). Moreover, women account for 23% of board members and 22% of executive officers. One of the interesting insights revealed by this study is the strong correlation of the gender equality score and flexible working arrangements of the company. Gender representation is higher within services (particularly communications and financial sectors) compared to the industrial sector. Figure 3.11 shows women representation at different levels of corporations in Kenya compared to global average. Women representation is lower at the board and executive level compared to senior management and the workforce.

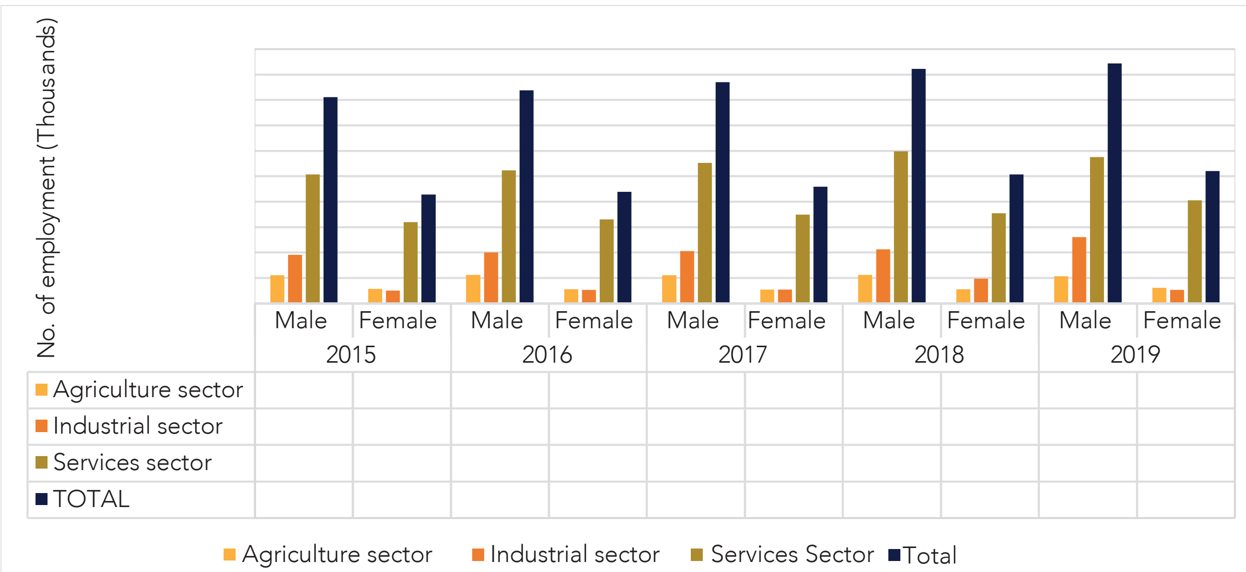
Figure 3.11: Women Representation in Corporations



Source: Stichting Equileap Foundation (2019)[23]

Majority of the formal sector jobs in the country is in the services sector at about 67%, followed by industrial sector (21%) and agriculture at 12%. Most of the agricultural sector jobs are however in the informal sector including rural small-scale agriculture and pastoralist activities. When these informal sector activities are considered agriculture contributes 70% of the total employment as it is practiced by 69% of the households in the country24. Women face some challenges even within agriculture sector. First, while they support 80% of the food production in the country, they benefit from only 7% of the agricultural extension services24. Second, agriculture employs about 75% of women, but only half of them have ownership of the farms25. These realities pose some unique challenges for them, including access to finance for investment in modern technology and agricultural equipment, limited opportunities for membership of cooperatives and access to reliable markets for farm produce. Women farmers largely gain access to farming land through either their husbands, sons or rental avenues. They therefore find themselves in small-scale farming with little productivity growth. Further, although women provide large share of agricultural labour, they receive little returns through employment compensation or sale of produce since they are underpaid and lack ownership of land26. Despite a progressive legal framework anchored on the Constitution of Kenya 2010 customary law, which governs over 65% of land in Kenya, discriminates against women in land ownership and property rights27.

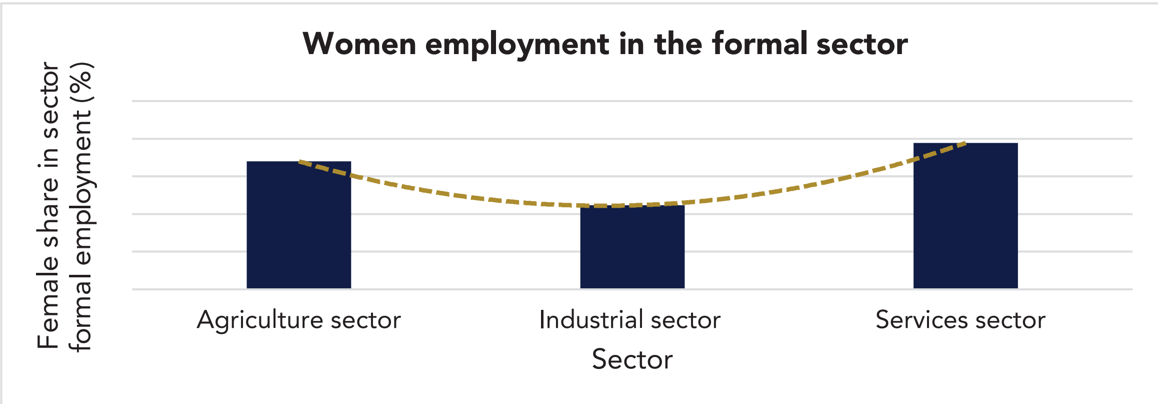
Figure 3.12: Formal Sector Employment Trends



Data Source: Economic Surveys 2018-2020

Women are less represented in the industrial sector, compared to the agriculture and services sectors within the formal economy. Five-year average (2015-2019) shows that women accounted for 22% of jobs in industrial sector, compared to agriculture (34%) and services (39%). This contrasts the Kenyan government's priority under the Big Four Agenda to drive employment particularly through manufacturing activities. These statistics also show that women benefit less from national wealth created through the industrial sector, that is usually characterised by high productivity and higher incomes compared to the agriculture and services sectors.

Figure 3.13: Five-Year Average of Female Share in Formal Employment: 2015-2019

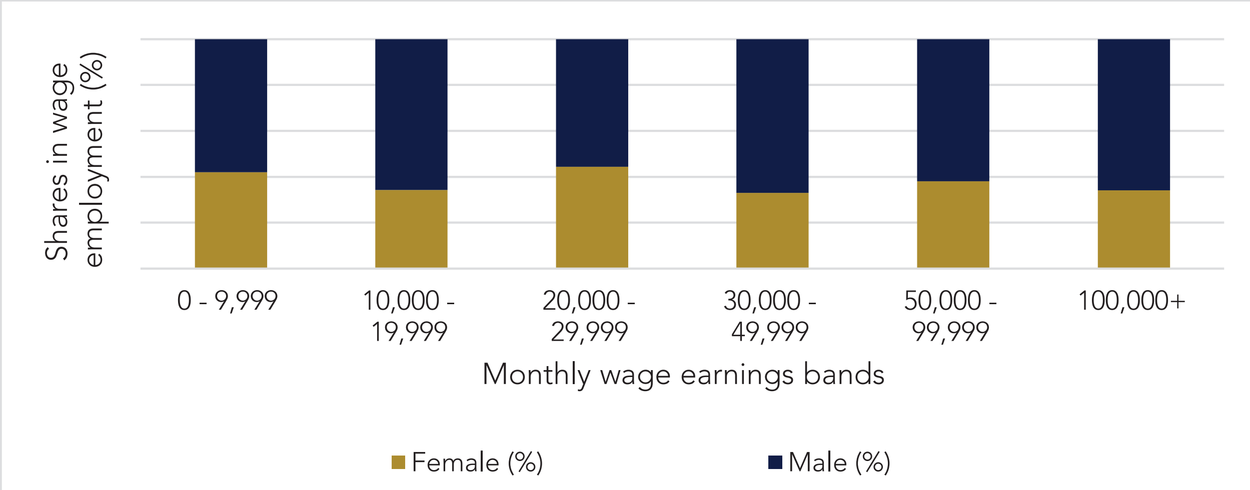


Data Source: Economic Surveys 2018-2020

The fewer number of women in the industrial sector can be explained by career choices, prior experiences and bias. Fewer women take Science, Technology, Engineering and Mathematics (STEM) courses. The gender gap in university placements for engineering courses remains significantly high. Between 2015/2016 and 2019/2020 female students accounted for only 23% of the placements for engineering courses7. Manufacturing engineering was even much lover, averaging 14.5% during the same period. Within the industrial and textile engineering female students accounted for 17.8% of the placements. This however is not unique to Kenya as globally it is estimated women account for only 32% of graduates in STEM courses28. Moreover, career choices are influenced by prior experience and bias, in which for instance conventionally male-dominated professions find it hard to attract women. This is partly due to lack of role models, gender stereotyping and challenges in accommodating family responsibilities.

On average women account for less than 40% of the employees in the formal sector across different wage bands. This means women representation in the formal sector is generally low across different wage bands.

Figure 3.14: Formal Sector Monthly Wage Earnings Bands



Data Source: Economic Surveys 2018-2020

b) Constraints to Women Entrepreneurship

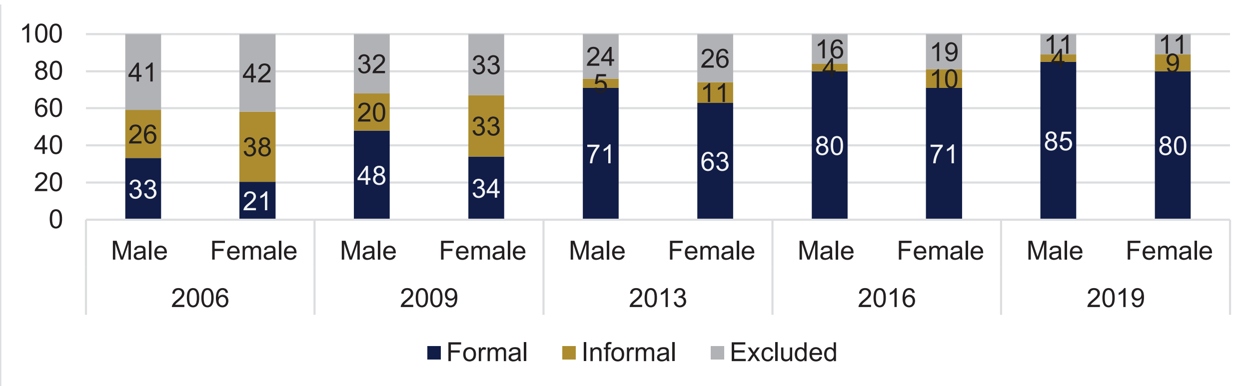
Women are disproportionately affected by start-up failures because of constraints in accessing finance and markets. This is despite projections that the global economy could see as much as US$ 28 trillion growth by 2025 if women participate equally as men in entrepreneurship29. The 2016 MSME Survey shows that over 400 MSMEs (mainly micro enterprises) are closed annually, with 71% of this mortality occurring within the first three years of operations. About 66% of the closed businesses are owned by women (57% are solely owned by women and 9% have female-male joint ownership). The closures occur mainly within the Micro and Small Enterprises (MSEs) in the wholesale and retail trade, accommodation and food services sectors, where women ownership tend to be relatively high. Among the owners who closed businesses, the top three next moves they take are: 34% do not engage in any other business; 29% start working for someone else; and 23% start other business. Building the capacity of women entrepreneurs is therefore imperative towards supporting growth of entrepreneurial ventures.

The top reasons for closures include shortage of operating funds (30%); personal reasons (23%); too few customers or too many competitors (20%); and shortage of stock or raw materials (6%). In terms of the specific reasons, access to finance and markets are therefore the main reasons for low-survival rates of the start-ups. This is despite affirmative action programmes such as Women Enterprise Fund, Uwezo Fund, Youth Enterprise Development Fund, and Access to Government Procurement Opportunities (AGPO) intended to benefit women entrepreneurs.

Skills deficit also remain a constraint to women owned enterprises. Skills are essential for innovation and productivity of enterprises. The World Bank Enterprise Survey shows that the proportion of skilled workers to total production workers in enterprises with women serving as top managers is 57%, compared to 69% for enterprises with men serving top managers. Within Sub-Saharan Africa enterprises managed by women top managers have this statistic at 73%, while for global average it is 77%. This explains why more enterprises with top manager as women cite labour force challenges as one of the main constraints to their operations.

About 20% of women lack access to formal financial services as they largely depend on informal financial services that are faced with challenges such as loss of savings and weak credit history. However, on a positive note there is narrowing of gender gap in overall access to formal financial services from 12% in 2006 to 5% in 2019. Factors contributing to the remaining gender gap in access to financial services include low financial literacy, cultural barriers and lack of collateral to access credit, that tend to disproportionately affect women30. These constraints push women to rely on other sources such as informal savings, borrowings from social networks and selling of assets to finance their businesses30. The gains in access to formal financial services by women result from two sources. First there is a shift from use only informal financial services from 38% in 2006 to 9% in 2019. Second, the proportion of women who have who are excluded from both formal and informal finance use has shrunk from 42% in 2006 to 11% in 2019. Financial exclusion is more prominent among women with low levels of education and lack of income sources.

Figure 3.15: Access to Financial Services



Data Source: 2019 FinAccess Survey

Reliance on informal sources of finance poses several challenges. First, use of informal sources does not build stock of credit (and generally transaction) history that can be leveraged on to access credit from formal financial service providers. This is particularly the case where informal groups are not linked to formal financial service providers. For instance, the 2019 FinAccess Survey shows that only 42% of informal financial groups have a bank account, while only 47% have certificate of registration30. Second, shocks such as droughts, floods and disease pandemics that affect many households simultaneously limit effectiveness of informal financial services. Third, savings with informal sources poses risks of loss. The 2019 FinAccess Survey30 reveals that 49% of the respondents reported loss of savings due to dishonesty or default by group members; with a further 26% reporting to face challenges related to theft/fraud by group officials. These challenges erode confidence of saving sustainably in informal groups. Such challenges lower opportunities to accumulate savings that can be used for business expansion or cushioning households during difficult economic times.

Women's usage of insurance and pension services remains disproportionately depressed while payment services (leveraging on mobile money) remains high. The 2019 FinAccess Survey30 shows 76% of women report to use mobile money compared to bank (34%), insurance (25%), informal groups (37%), digital apps loans (8%), SACCOs (9%), microfinance institutions (2%) and pensions (7%). Among the male adult population there is relatively higher usage of insurance (38%), SACCOs (14%), pensions (18%), but lower usage of informal groups (23%). Low usage of insurance and pension means women face higher vulnerability to shocks and during retirement. The low usage of these financial services is explained by the fact that women largely operate in the informal sector and unpaid care work.

Low levels of financial literacy compounds constraints to usage of financial services. While low financial literacy generally remains an issue of concern across gender, it is more pronounced among females and segment of the population that generally have low levels of formal education. For instance, according to the 2019 FinAccess Survey30, 37% of female respondents answered correctly questions on costs of borrowing, compared to 49% for male respondents. More women report they either depend on personal knowledge or informal sources such as family, friends and *chamas* for financial advice. Only 15% of female respondents indicate they leverage on formal sources of financial advice such as media advertisement and formal financial institutions, compared to 21% for male respondents.

3.2 Implications of COVID-19 Pandemic on Women

Economic disruptions posed by the spread of COVID-19 pandemic have exposed vulnerabilities of women and girls to further inequalities, social and psychological strains. Kenya report its first case of COVID-19 on 12th March 2020 since the beginning of the outbreak in China in December 2019. This pandemic has presented twin challenges of containing the outbreak of the virus on one hand, and economic recovery and protection of livelihoods on the other hand. After the World Health Organization (WHO) declared the disease a pandemic in mid-March 2020 the governments across the world

A woman trader at her stall

have implemented various measures that have taken a toll on operations of private sector and delivery of public services. Consequently,

the International Monetary Fund (IMF) projects the global economy will experience a negative growth of 3% in 202031 as a result of this pandemic. The IMF further projects Sub-Saharan Africa will record a negative growth of 1.6%, while Kenya's economy will grow by 1% in 202031, down from an average of 5.6% realized between 2015 and 20197.

At the time of writing this report over 20 million cases of COVID-19 infections have been reported across the world, with about 750,000 fatalities32. In Kenya, there were over 26,000 reported cases and about 450 fatalities.

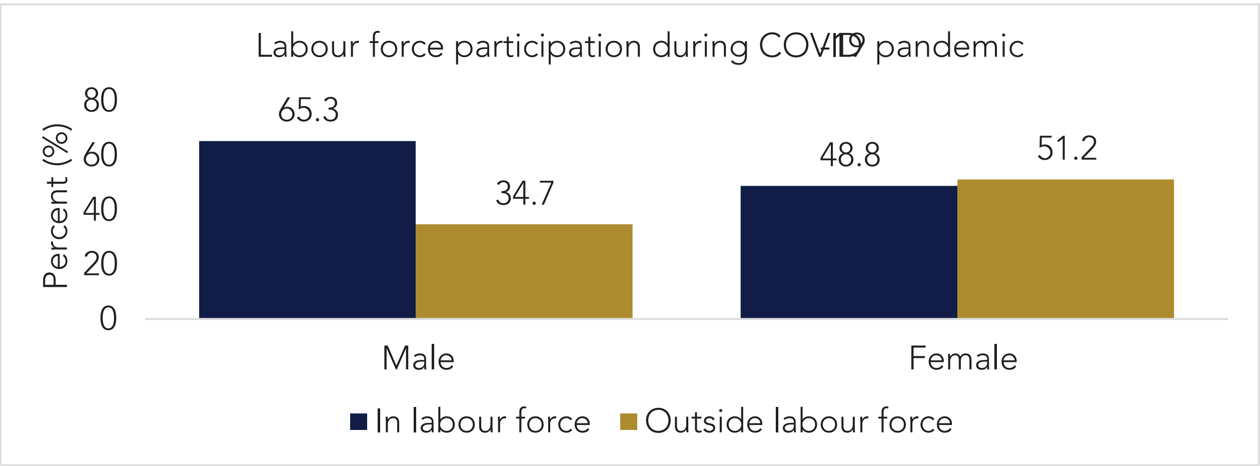
The Kenyan government implemented a set of restrictions and protocols to contain the pandemic and provide economic stimulus to lessen its adverse impacts. The measures on restrictions and protocols include social distancing, night curfews and limitations of working hours for businesses, closure of educational institutions, recommendations for people to stay and work from home, requirements for all person to wear face masks in public places, banning of public gatherings and the requirements to reduce public transportation capacity to below 60%. Other significant measures that were initially implemented but have since been eased include restrictions of movements into and out of the counties of Nairobi, Mombasa, Kilifi, Kwale and Mandera; suspension of domestic flights, international flights (except cargo) and passenger railway. To cushion households and businesses the government implemented a set of policy stimulus packages. These include 100% tax relief for persons earning gross monthly income of up to KSh.

More women remained inactive during the pandemic since they were neither working nor actively looking for work.

24,000; reduction of upper income tax rate from 30% to 25%; reduction of the Value Added Tax (VAT) from 16% to 14%; reduction of turnover tax rate for MSMEs from 3% to 1%; and waiver of money transfer fees for amounts below KSh. 1,000.

The implications of COVID-19 pandemic is particularly severe in sectors of the economy where are employed or own enterprises. Foremost, women owned enterprises are majorly MSEs in the informal sector where in most cases there is a thin line between operations of the households and the enterprises. Access to stimulus packages hardly benefit this segment of the enterprises due to weak information on the informal sector and their operations outside formal arrangements. A household-level survey by the Kenya National Bureau of Statistics[33] shows that during the COVID-19 pandemic only 49% of women were in labour force compared to 65% for men. This means more women remained inactive during the pandemic since they were neither working nor actively looking for work. Key sectors of the economy that employ women such as horticulture, education, tourism, accommodation, restaurants and MSMEs have been severely devastated by the impact of COVID-19. Consequently, women have been disproportionately pushed out of the labour market. Further, women face skills deficiency in more resilient technology sector. For instance, according to the Economic Survey 2020 women account for only one-third of persons employed in the information and technology sector. A digital gender gap audit report by the World Wide Web Foundation reveals that women in developing countries, Kenya included are 30 to 50% less likely to use technology for economic empowerment due to knowledge and cost factors[34].

Figure 3.16: Impacts of COVID-19 on Labour Force



Source: KNBS (2020)

Social distancing measures, slowdown in economic activities and layoffs arising from COVID- 19 have contributed to increased unemployment33. COVID-19 related challenges accounted for about 50% of the rise in unemployment in

May 2020 and 62% in June 2020 as enterprises shut down in line with the government directives and slowdown in economic activities. Women are affected more given that 52% of working females are in self-employment compared to males at 46%[35]. The impact of COVID-19 has manifested in form of reduced income which resulted in layoffs, and delay in incomes. More than 50% of the respondents in this survey reported reduced income while 22.4% and 13.9% reported temporary loss of job and unemployment, respectively.

Other firm-level surveys by the Kenya Private Sector Alliance (KEPSA) and the Kenya Association of Manufacturers (KAM) on the impacts of COVID-19 show that about 80% of MSMEs report to be highly affected by the pandemic as manifested through the various channels[36,37]:- First, they face difficulties in accessing finance as they are perceived to be highly risky owing to weak collateral base. Second, they face cashflow difficulties due to delayed payments by debtors – 86% of MSMEs report to experience cashflow challenges. This is further compounded by fall in turnover due to depressed demand. The depressed demand in turn translates to low capacity utilization - MSMEs operate at a capacity of 37% during the pandemic. Third, the MSMEs result to layoffs of staff, particularly casual labourers due to poor business performance.

The KEPSA and KAM surveys reveal that private sector enterprises' recovery priorities include reduced costs of operations; enhanced cashflows; financial support in form of grants and cheaper loans; restructuring of bank loans, rent and utilities; and enhanced market opportunities including through public procurement. While these are short to medium term coping measures, policy strategies need to be cognizant of long-term interventions, not only for responding to COVID-19 but the broader array of shocks that face private sector enterprises. First, use of technologies could cushion the enterprises in lowering operating costs while facilitating access to market opportunities. Limited capacity and resources for investment in technologies however remain a key hindrance. The persistent reliance on old technology means

MSEs are unable to reduce production and transaction costs offered by modern technologies particularly in the face of social distancing protocols during the COVID-19 pandemic. Second, deepening of insurance uptake can also be an important measure towards this direction. However, a key challenge impeding uptake of insurance is high costs of premium as revealed in the 2019 FinAccess Survey30. In the absence of formal insurance support, businesses largely resort to unsustainable and informal coping mechanisms such as downsizing of operations or evading investments in high-return activities that are considered risky as they may be prone to shocks. The consequence of such decisions is long-term reduced opportunities for wealth creation. Research shows that women entrepreneurs, given more opportunities are more likely than men to adopt sustainable measures (e.g. use insurance, introduce new products, get loan) to cope with shocks[38].

COVID-19 pandemic has resulted to disproportionately higher proportion of time spent by women on unpaid care. KNBS household survey on the impacts of COVID-19 reveals that nationally 64.5% of women report that time they spend on unpaid care work such as cleaning and maintaining households increased compared to 45.3% of men[39]. During the pandemic there are also other commitments that are consuming more of women's time. This include caring for children, meals management and preparation and caring for dependent adults including the elderly, for which on average 10% more women report time allocation have increase compared to men. This implies that with the emergence of COVID-19 pandemic there is a significant shift of women's time use to unpaid care work and therefore increased inequality in access to economic opportunities and incomes.

With COVID-19 pandemic there has also been a surge in gender-based violence and early pregnancies that affect women and girls. This problem is referred to as the 'shadow pandemic' to reflect its growing magnitude[40]. Overall, 23.6 per cent of the households surveyed by KNBS in June 2020 reported to have witnessed or heard cases of domestic violence in their communities[39]. Concerned with the rise in gender-based violence against women and girls during the COVID-19 pandemic, President Uhuru Kenyatta on 6th July 2020 directed the National Crime Research Centre to undertake research on it to fully understand the dynamics. There have been rise in cases of rape, domestic violence, Female Genital Mutilation (FGM), child marriages and early pregnancies as a result of COVID-19 challenges.

Majority of the enterprises owned by women are MSEs in the informal sector and they face significant challenges in access to worksites and suitable infrastructure to comply with the government-issued protocols to curb the COVID-19 pandemic. Poor supply of utilities such as water, electricity and sanitation services have emerged as some of the critical challenges facing informal sector enterprises. About 60% of informal sector MSEs operate from rental facilities compared to 45% of medium and large enterprises[41]. This means that women-owned enterprises that are largely MSEs in the informal sector are disproportionately affected by the pandemic since weakened capacity to pay rent poses an additional challenge of being evicted from the premises. Women-owned informal MSEs also face an additional challenge of weak integration into the supply chain. This weakens their resilience in the face of Covid-19 pandemic due to the restrictions in movements both locally and internationally, imposition of curfews, and other preventive measures hence affecting sourcing of inputs and access to markets.

23.6%

Households surveyed had experienced domestic violence during the pandemic

~KNBS 2020

While the government rolled out measures to cushion small enterprises from the pandemic through 100% tax relief for individuals earning monthly income of up to KSh. 24,000, and a reduction in turnover tax from 3% to 1%, a significant number of the employees already laid- off or facing possible lay-offs due to business closures hardly benefit. Nonetheless mechanisms to support innovation for adapting to the shocks posed by the pandemic can be helpful. Initiatives such as provision of appropriate infrastructure, access to credit and markets from national and county governments alongside all other stakeholders can be helpful in the medium to long-term.

3.3 Analysis of GDP Contributions by Women

3.3.1 Formal Sector GDP Contributions

With the assumption that men and women earn equivalent amounts in the formal sector, women contribution to GDP through compensation of employees and operating surplus is estimated at 41.1%. A major of this contribution (75.7%) is attributed to operating surplus. As noted in the methodology section, the allocation of operating surplus is based on gender ownership of formal sector enterprises as reported in the World Bank Enterprise Survey 2018 in the industrial and service sectors. Women contributes least to GDP through the industrial sector and this is attributed to both limited employment participation and ownership within this sector.

Calculations from 2015/16 KIHBS reveal that women earn 61.17% of men's earnings on averaged. Taking this reality into account with regards to compensation of employees, women contribution to GDP is estimated at 34.88% of GDP. This therefore means that gender equity in compensation of employees would increase contribution of women to the economy by about six per centage point (KSh. 604 billion).

Table 3.3: Compensation of Employees and Operating Surplus by Sector (KSh. Billion)

Sector	Women Compensation at 61.17%			Women and Men Compensaton Equivalent (50:50)		
	Compensation of employees	Operating Surplus	Total	Compensation of Employees	Operating Surplus	Total
Agriculture	50.43	1,447.37	1,497.80	1,497.80	1447.37	1,580.25
Industrial	36.23	459.21	495.44	95.46	459.21	554.67
Services	282.66	1,121.14	1,403.8	744.83	1,121.14	1,865.98
Total	369.32	3,027.72	3,397.04	973.18	3,027.72	4,000.90
% of GDP	3.8	31.1	34.88	10.0	31.1	41.1
2019 GDP at Current Prices are reported by KNBS 2020: Ksh. 9, 740.36						

Source: Own calculations from Economic Survey 2020 and World Bank Enterprise Survey 2018

3.3.2 Informal Sector GDP Contributions

The compensation of employees in the informal sector is based on the average earnings of women in the informal sector as reported in the 2015/16 KIHBS, adjusted for annual inflation upwards up to 2019. This is applied to the female working age population engaged in the informal sector. The operating surplus/mixed income is computed from the 2016 MSMEs survey for informal (unregistered enterprises) proportionally allocated to women. The analysis shows that women contribute about 7.93% of GDP through compensation of employees and operating surplus/mixed income. The low contribution is because informal sector enterprises are largely micro in nature and tend to be less productive due to weak capital base, challenges in accessing markets and financial constraints.

Table 3.4(a): Informal Sector Compensation of Employees

Informal Sector Compensation of Employees	
Women population 15-64 years	13,761,922
Female labour force participation rate (Proportion)	0.756
Proportion of women engaged in informal sector (As main activity)	0.6714
Average informal sector monthly earnings, 2019 (KSh.	7,074
Total monthly earnings: KSh. Billion	49.41
Total annual earnings: KSh. Billion	592.97
Total NSFF and insurance contributions (KSh. Billion)	5.69
Compensation of Employees (Female): KSh. Billion	598.65
Compensation of Employees (Female): % of GDP	6.15%

Source: Own calculations based on 2015/2016 KIHBS and 2020 Economic Survey

7.93%

Compensation to GDP by Women through compensation of employees and operating surplus/ mixed income

Table 3.4b: Informal Sector Operating Surplus/Mixed Income

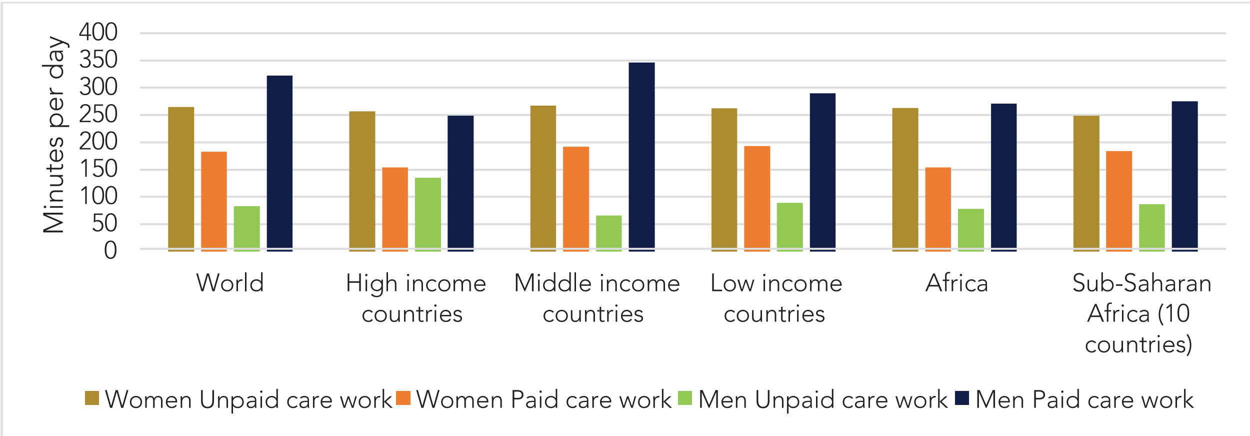
Informal Sector Operating Surplus	
All informal MSMEs gross value added (KSh. Billion)	1,187.10
Informal MSMEs owned by women (gross value added): (KSh. Billion)	771.60
Compensation of employees (KSh. Billion)	(598.65)
Informal MSMEs owned by women operating surplus (KSh. Billion)	172.95
Women-Owned informal MSMEs value added % of GDP	1.78%

Data Source: 2016 MSME survey and own calculations

3.3.3 Unpaid Care Work by Women - Its Features and Valuation

Women spend more time on unpaid care work across different regions of the world. At global level, they spend about 265 minutes (4.42 hours) on unpaid care work compared to men at 83 minutes (1.4 hours). Within Africa, women spend 263 minutes (4.38 hours) on unpaid care work on daily basis compared to 154 minutes (2.57 hours) they spend on paid work. Women in Africa therefore spend 63% of working time on unpaid care work. This is four percentage point above the estimated global average of 59% of work time spent by women on unpaid care work.

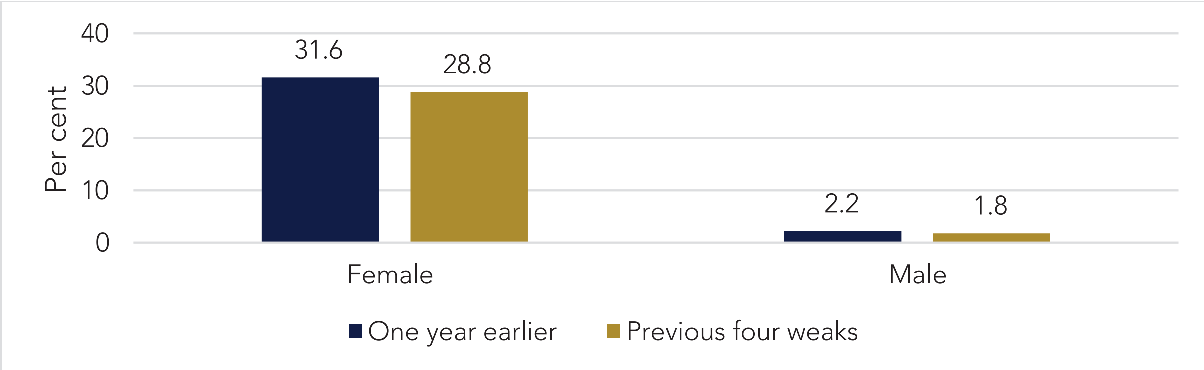
Fig. 3.17: Time Spent on Paid and Unpaid Care Work Across Different Regions



Source: ILO (2018)4 and Charmes (2019)17

Kenya lacks a large-scale time-use survey data to compute a nationally representative time spent on unpaid care work by women. Some insights can however be drawn from the 2015/16 KIHBS regarding women who are not working because of commitments related to household care activities (Figure 3.18). One year before the survey, 31.6% of the working age women indicated they were not working because of commitments related to household care activities. Four weeks before the survey, 28.8% of them indicated they were not working because of similar commitments. The minor variations between these two statistics can be attributed to recall memory over different time horizons and possibly positive effects of devolution of resources under the new constitutional dispensation. On average, this therefore means that about 30% of women in Kenya are not in the paid care work because of commitments related to unpaid care work. For men, this average is about 2%. According to the 2019 Kenya Population and Housing Census there are 13.8 million females in the working age population (15-64 years). This means that about 3.96 million females in the working age population are engaged in unpaid care work in 2019.

Figure 3.18: Proportion of Women and Men Engaged in Unpaid Care Work



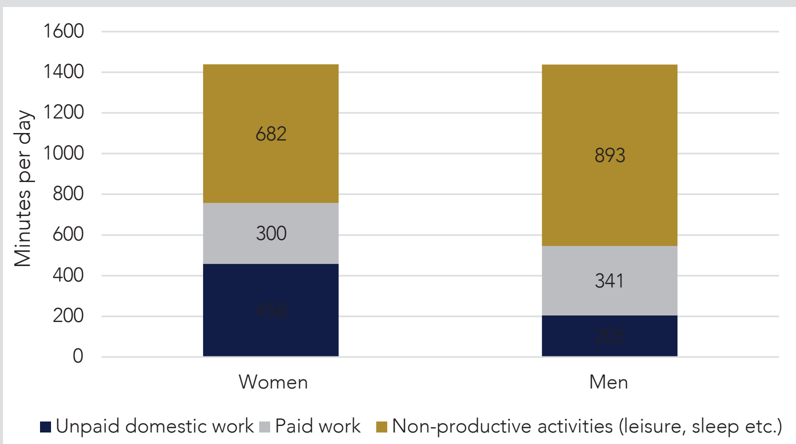
Data Source: 2015/16 KIHBS

The other insights from Kenya can be drawn from a 2013 study by ActionAid using a sample of 109 women in Bamburi (Mombasa County) and Tangulbei (Baringo County). This is illustrated as a case study in Box 3.1.

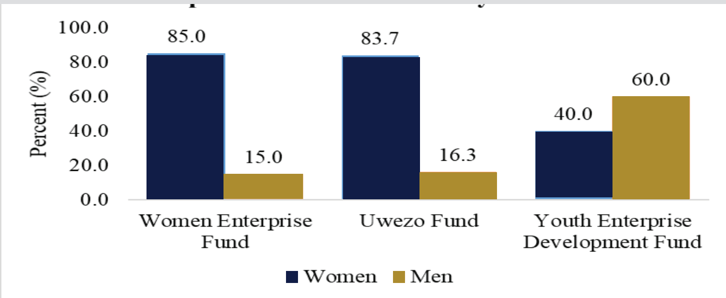
Compared to formal and informal sector employment, women who are not working because of family responsibilities have limited formal education. About 63% of women who report they are not working because of family responsibilities have at most primary level education. In contrast 56% of those working in the formal sector report they have post-primary education (secondary, vocational, middle level or university education). Women working in the informal sector mainly have primary, post-primary vocational or secondary education (82%). The education level of a woman therefore largely determines amount of her time spent on pay work (formal and informal sectors) or unpaid care work.

Box 3.1: Time-Use by Women in Bamburi and Tangulbei

Women on average spend 458 minutes (7.6 hours) on unpaid care work. On average they spend 300 minutes (5 hours) on paid work. Women spend more than twice (2.2) time spent on unpaid domestic care work as men. Moreover, women spend less time on unproductive activities by about 25%, meaning they have less time for leisure and sleep.

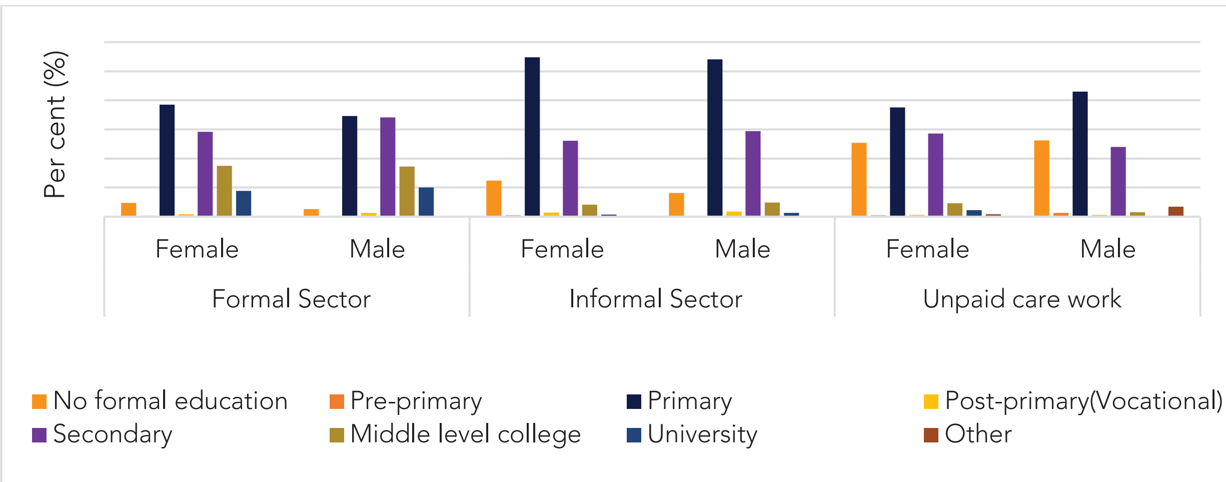


About 50% of the unpaid are work time is utilised on housework and about a fifth on collection of fuel/water. Care for children and adults cumulatively account for 30% of the unpaid care work time.



Source: ActionAid (2013)42

The valuation of unpaid care work is undertaken using minimum gazetted wage (replacement cost method) and the average compensation of employees in the formal sector (opportunity cost method). Note that extended GDP reflects the official GDP (as reported by KNBS for 2019) plus estimate of the unpaid care work as undertaken in this study. This follows the approach used by Charmes (2019)[16].



The replacement cost method (using minimum gazetted wage of a general household labourer) shows that women within the working age population contribute 14.5% of GDP (Figure 3.5a). Under the extended GDP assumption, they contribute 12.7% of GDP. Considering only women 18+ years, the contributions are almost similar (Figure 3.5b).

Table 3.5 (a): Unpaid Care Work Valuation using Replacement Cost Method

Unpaid Care GDP (Replacement Cost Method)			
Women population15-64 years	13,761,922		
Women population 18+ years	13,151,887		
Average time spent on unpaid care work (hours)	9.265		
Wage rate for general labourer (KSh.)	11,112	% GDP	% Extended GDP
Annual replacement cost (for women 15-64 years): KSh. Billion	1,416.91	14.5	12.70
Annual replacement cost (18+ years): KSh. Billion	1,354.10	13.90	12,21
2019 GDP as reported in the Economic Survey 2020. Ksh. Billion 9,740.36			

Source: Authors' calculations; Note that extended GDP reflects the official GDP (as reported by KNBS for 2019) plus estimate of the unpaid care work as undertaken in this study.

Table 3.5 (b): Unpaid Care Work Valuation using Opportunity Cost Method

Unpaid Care GDP (Opportunity Cost Method)			
Women population15-64 years	13,761,922		
Women population 18+ years	13,151,887		
Average time spent on unpaid care work (hours)	9.265		
Average annual compensation of employees (Economic Survey 2020)	80,556	% GDP	% Extended GDP
Annual opportunity cost (for women 15-64 years): KSh. Billion	10,271.68	105.5	51.3
Annual opportunity cost (for women 18+ years): KSh. Billion	9,818.36	100.8	50.2
2019 GDP as reported in the Economic Survey 2020. Ksh. Billion 9,740.36			

A number of countries, as illustrated in Table 3.6 have adopted transformative policies that allocate resources in terms of money, services or time to unpaid care workers. These include leave policies, care services such as early childhood education, social protection or cash transfers such as childcare grants, flexible working arrangements and adequate investments in infrastructure such as water and sanitation43. Adequate infrastructure investments can for instance reduce time spent by women fetching water.

Table 3.6: Approaches to Recognise Unpaid Care Work in Other Countries

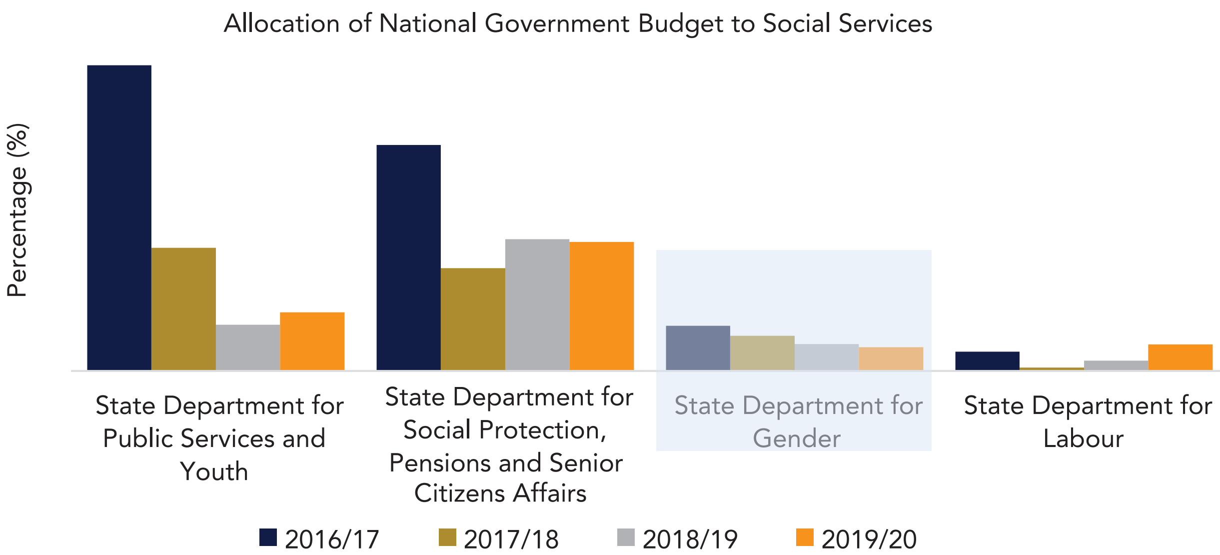
Country	Policy intervention
Sweden and Norway	Quality gender-neutral parental leave (13 months), followed by children's universal entitlement to Early Childhood Development and Care (ECDC) (12 months), resulted in high levels of women's labour force participation.
South Africa	South Africa's "Expanded Public Works Programme" involves employment creation, training and job accreditation in early childhood development and home and community-based care services.
Brazil	Microcredit and skills training for women are supplemented by publicly funded childcare services for children under the age of six under "Caring Brazil" as a subcomponent of cash transfer programme.
Uruguay	The Uruguayan National Integrated Care System was created to implement and coordinate care policies for adults with specific care needs, including persons with disabilities, and for young children.

3.4 Government's Planning and Budgeting for Gender-Sensitive Inclusive Development

Integration of gender equality priorities in the national planning is an important tool for inclusive development. This include gender responsive budgeting and strengthening the link between policy planning and planning for gender related programmes. This section of the report focuses on budgetary allocation to gender-oriented programmes and the related challenges.

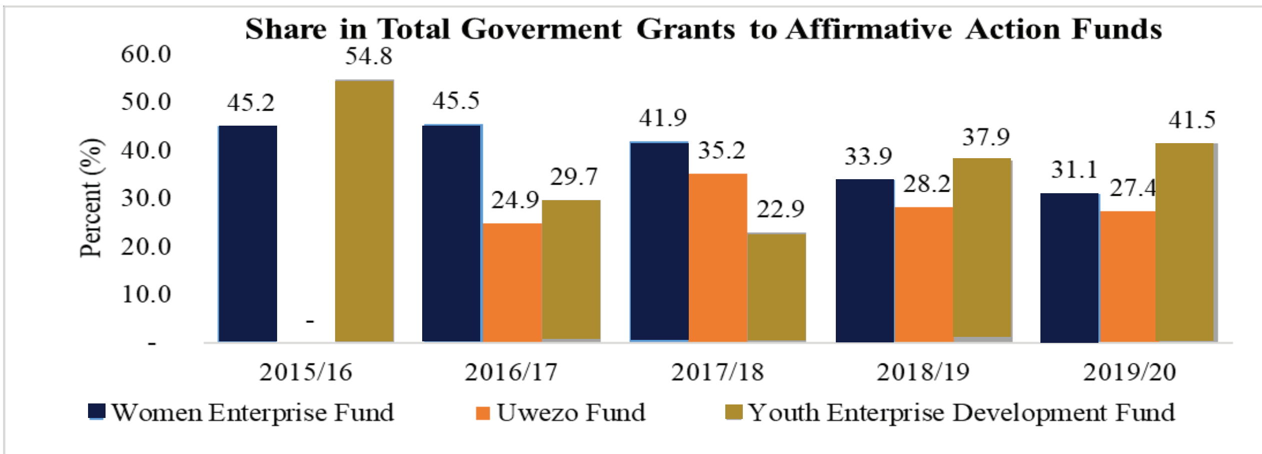
Budgetary allocation to the State Department for Gender remains marginal, suggesting systematic failure to mainstream programs that benefit women. The allocation to the State Department for Gender as a proportion of total expenditure on social services remains low. It has continued to decline from 7.6% in the Fiscal Year (FY) 2016/17 to 4.0% in the FY 2019/20. It is important to note that the State Department for Gender Affairs is mandated with the functions of gender policy management, special programmes for women's socio-economic empowerment, gender mainstreaming in national development processes, domestication of international treaties and conventions on gender, and policy and programmes on gender-based violence. Consequently, inadequate budgetary allocation to this department curtails its ability to implement its programmes and champion women empowerment.

Figure 3.20: Allocation of National Government Budget to Social Services



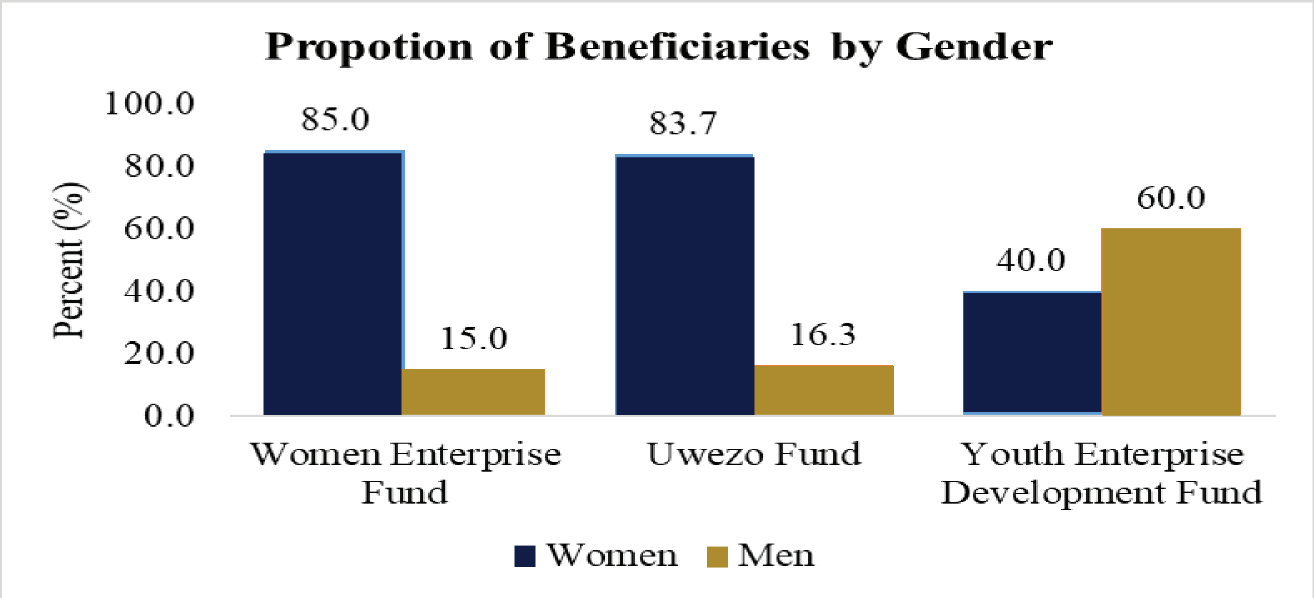
The inequities against women is further illustrated by the continued decline in government budgetary allocated towards the Women Enterprise Fund (WEF) compared to other affirmative action funds, notwithstanding various pronouncements and policy initiatives targeting women. The share of government grants to WEF declined to 31.1% in FY 2019/20 from 45.2% in FY 2015/16 and has been surpassed by grants to the Youth Enterprise Development Fund (YEDF). On the other hand, the share of grants to Uwezo Fund increased over the same period. The lower grant allocation to WEF relative to YEDF implies that the disbursements to women will continue declining relative to their male counterparts further exacerbating gender inequality.

Figure 3.21: Share in Total Government Grants to Affirmative Action Funds



The decline in grants to WEF has a direct impact on women as they constitute the biggest beneficiaries in the fund. Women constitute 85% and 83.7% of the total beneficiaries in WEF and Uwezo fund, respectively.

Figure 3.22: Affirmative Funds Beneficiaries by Gender



On the other hand, men constitute the majority (60%) among the beneficiaries in the YEDF. Therefore, a reduction in grants to WEF implies smaller disbursements and fewer women benefiting. This is particularly instructive given that while grants to the YEDF increased over the period 2015-2020, women constitute only 40% (a minority) of the beneficiaries in the fund. This indicates that while budgetary allocation for their male counterparts increased in recent years, that of women declined.

Gender responsive budgeting serves as an intrinsic socioeconomic tool for promoting social justice and entrenching gender equality. A review of the FY 2020/21 budget reveals a declining budgetary allocation to women in the current and the subsequent two financial years. This is despite the Kenyan Government's commitments towards gender equity in resource distribution and improved livelihoods for all vulnerable groups as articulated in the Kenya Vision 2030. The analysis of the FY 2020/21 budget reveals three insights. First, total expenditure on women empowerment programmes declined by 25.2 percent from KSh 4.9 billion in FY 2019/20 to KSh 3.8 billion in FY 2020/21. It is projected to decline further to KSh 1.9 billion in the FY 2021/22. This represents 0.16 percent of the total national budget in the FY 2020/21, which is a decline from 0.21 percent the previous year. Second, while the total development expenditure as a proportion of total budget averaged 17.4 percent in the FY 2019/20 and 2020/21, the proportion of gender sensitive development expenditure to total development expenditure averaged 0.69

percent. This reflects a biased nature of one-size-fit-for-all fiscal development framework, which hardly promotes equity in a nation that has experienced gender inequity since independence. Third, gender sensitive recurrent expenditure constitutes 0.08 percent of total national recurrent expenditure. This is despite the total national recurrent expenditure constituting 82.6 percent of the overall national budget. This is of concern as it is the part of the budget that represents employee compensation and recruitment, suggesting that fiscal spending is invested in traditionally masculine labour-intensive sectors which leaves women employment and compensation at the periphery. These evidences demonstrate the need to use gender sensitive fiscal approach as a policy instrument for gender equity, which could go a long way in enhancing women's access to economic opportunities.

Table 3.7: Gender Sensitive Budgeting in FY 2020/21 Budget

National Budget (Ksh, Net)	**Approved Estmates 2019/2020**	**Estimates 2020/2021**
Total Budget O/w	2,395,618,176,605	2,364,289,569,836
Development Expenditure	477,529,795,110	351,622,287,282
Recurrent Expenditure	1,918,088,381,495	2,012,667,282,554
Gender Sensitive Portion of the Budget (KSh, Net)	**Approved Estimates 2019/2020**	**Estimates 2020/2021**
Total O/w	4,973,469,022	3,894,049,705
Development Expenditure	3,131,305,528	2,516,200,000
Recurrent Expenditure	1,842,163,494	1,377,849,705
Share of Gender Sensitve Budget (%)	Approved Estimates 2019/2020	Estimates 2020/2021
Total O/w	0.21	0.16
Development Expenditure	0.66	0.72
Recurrent Expenditure	0.10	0.07

Low demand for credit by women owned enterprises is higher compared to male owned enterprises, perhaps pointing to underlying constraints. The number of women owned enterprises that reported having no demand for credit was higher at 46% compared to 35.3% of the male owned enterprises.

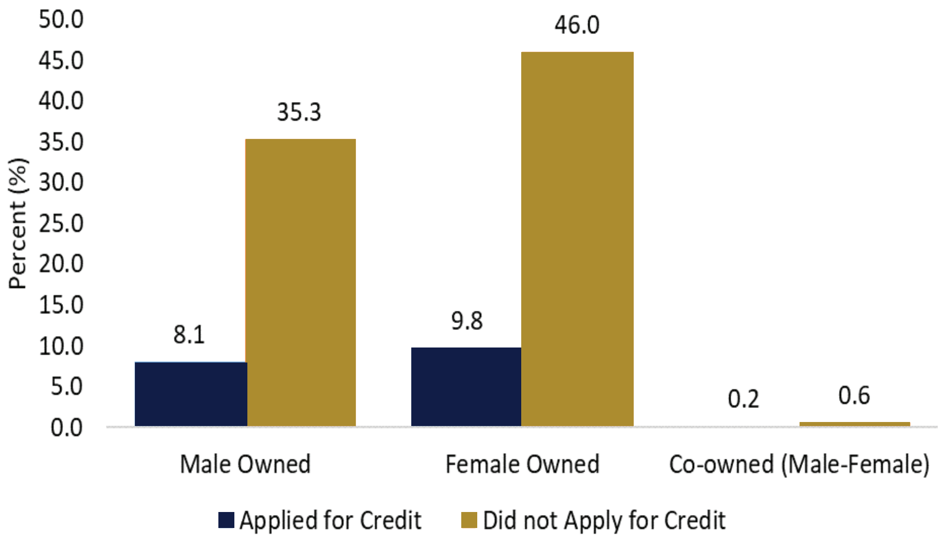


Figure 3:23 Demand for Credit by Ownership Category

This could be partly due to binding constraints such as lack of collateral that are often required by lenders. Women have traditionally been locked out of economic resources, as well as access to ownership and control over land and other forms of property, financial services, inheritance and natural resources. These resources form the core of security instruments demanded by financial institutions as security against credit extended. This therefore limits the ability of women owned MSMEs to access credit to expand their operations. In addition, the characteristics of MSMEs do not allow them to access a bigger amount of credit for a longer maturity at a reasonable cost meaning that firms would be required to repay credit before they realize their benefit thus making borrowing unattractive.

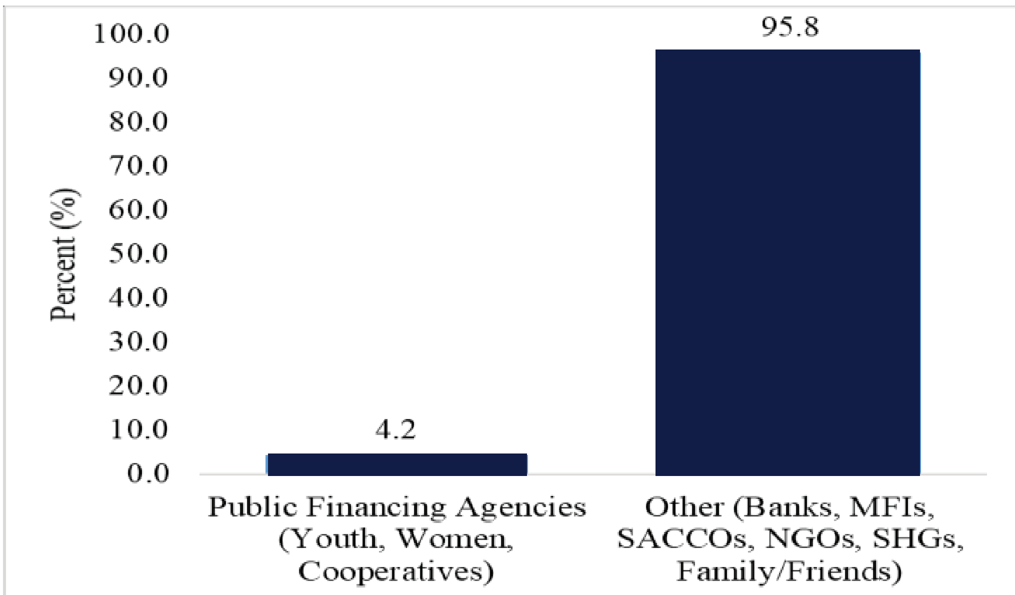


Figure 3.25: Share in Amounts Awarded (KSh, Million)

The public financing agencies (WEF, YEDF, Uwezo and Public Cooperatives) are not the preferred financing option by MSMEs. Only 4.2% of the total financing by MSMEs came from public financing agencies. The 95.8% of their financing was from banks, Micro Finance Institutions (MFIs), Non-Governmental Organizations (NGOs), Self Help Groups (SHGs), Family/ Friends among others. It is worth noting that more than 30% of MSMEs that close their operations identify shortage of operating funds as the reason. The low uptake of affirmative action funds points to challenges in accessing and utilizing them. Challenges have been cited for the unattractiveness of these funds to the target groups, including;

- Short repayment schedules which limit the ability of entrepreneurs to realize return on the invested funds.
- Limited access of the funds in Arid and Semi-Arid (ASAL) counties.
- The richest groups make up the largest proportion of beneficiaries.
- Lack of refinancing to boost business operations before initial loan is completely repaid.
- Group lending models, that tend to constrain borrowing by individual entrepreneurs due to divergent business goals.

Women and youth are the main beneficiaries of the Access to Government Procurement Opportunities (AGPO) program which allows women, youth and People With Disabilities (PWDs) to access business opportunities in Government. The number of women as a share of total beneficiaries in the AGPO program has increased from 47.8% in the FY 2015/6 to 52.7% in the FY 2019/20. This compares favourably to the number of youths which declined to 41.5% from 48.4% over the same period.

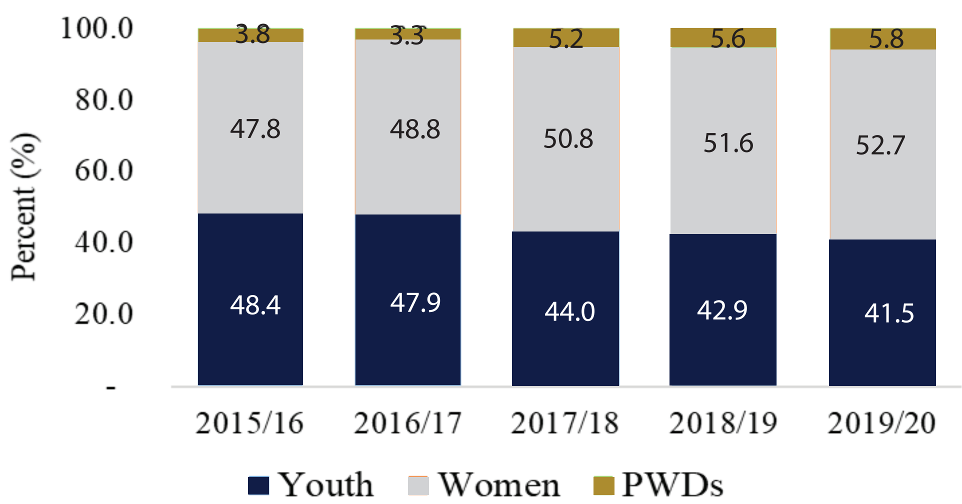


Figure 3.25: Share in Amounts Awarded (KSh, Million)

The Kenyan Government has made it a deliberate policy to empower marginalized sections of the society by making it a legal requirement on all procuring entities to allocate at least 30% of their procurement spend for the purposes of procuring goods, works and services from micro and small enterprises owned by women, youth and persons with disability. The aim of the legislatione is to combat poverty and promote inclusive economic growth in ine with the Kenya Vision 2030 goal of '*Enhanced Equity and Wealth Creation Opportunities for the Poor'.* This objective resonates with the United Nations (UN) Sustainable Development Goals (SDGs) particularly SDG 1 & 2 on ending poverty and hunger for all persons; and SDG 5 on gender equality and women empowerment. However, evidence from the value of tender awarded between FYs 2015/16-2019/20, averaged 13.7% which is significantly lower than the proportion prescribed by the law. Even though the total amount of tenders awarded to women, youth and PWDs by the national government increased from 7.9% in 2015/6 to 11.2% in 2019/20, it is still considerably below the minimum requirement of 30%. The situation is even of more concern among county governments where the value of tenders awarded to these special groups remains significantly low. This indicates laxity among county governments to mainstream youth, women and people living with disabilities in planning and budgeting processes. Overall, the shortfall from the 30% requirement remains high and averaged 16.3% of total expenditure on goods and services in the FYs 2015/16 – 2019/20.

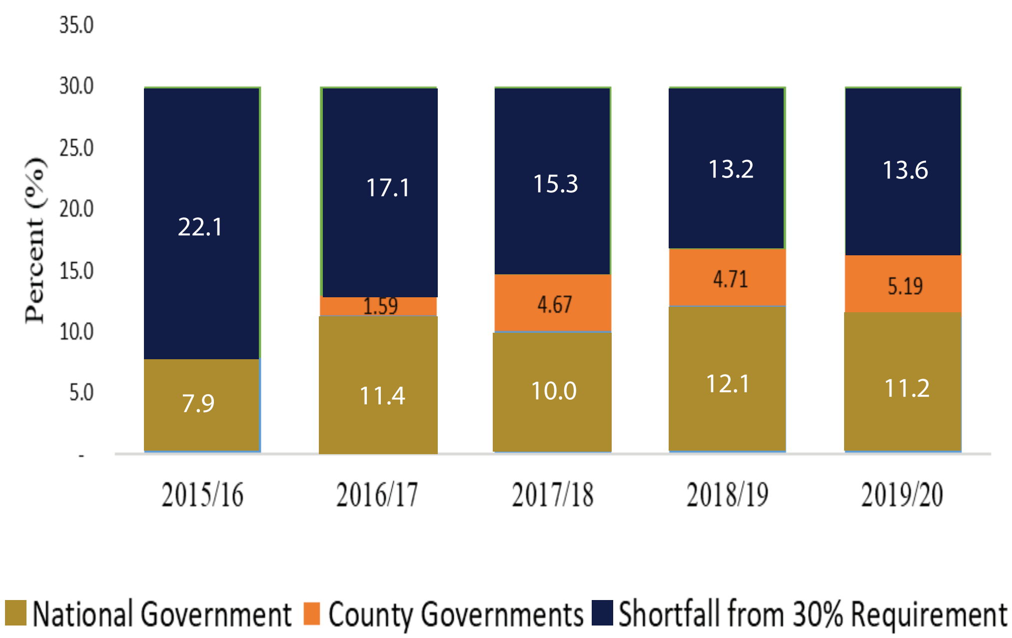


Figure 3.26: Share of Tender Amount Awarded in Total Expenditure on Goods and Services

The amount of tender awarded under AGPO is approximately 50% of the amount reserved for women, youth and PWDs suggesting a high level of under-absorption. Of the total tender amount reserved, women were awarded 26.8% while youth and PWDs were awarded 21.1% and 3.0%, respectively, in FY 2019/20. This implies 49.2% of the total amount reserved to youth, women and PWDs were either not applied for or were awarded to other categories which do not fall into this special group. Part of the challenges faced by women in benefiting from AGPO include stringent tender qualification requirements, lack of information by the special groups or subversion to other categories by interested groups. The under absorption of the budgetary allocation to these marginalized groups could be partly due to:

- The low level of awareness of access to government procurement opportunities (AGPO) schemes by the target groups. This points to the need by the government to sensitize these groups to participate in bidding for public procurement.
- The inadequate/absence of Business Development Services (BDS) that support the marginalized groups. In contrast, established enterprises have an elaborate lobby mechanism such as Kenya Association of Manufacturers (KAM), Kenya Private Sector Alliance (KEPSA) among others.
- Delay in payment for goods and services supplied by youth, women and PWDs as indicated by various pronouncements by the National Treasury and Presidential Directives on pending bills could be discouraging these marginalized groups from participating in government procurement.
- Tedious, costly and procedural business registration requirements. Evidence shows that it costs above KSh 40,000 to register a business and obtain all the legal documentation required to successfully participate in government tenders.
- Limited favourable financing options targeting MSMEs such as AGPO-LPO business financing.
- There are gaps in the implementation of the law as no one has been prosecuted for failure to adhere to the 30% minimum requirement. This provides room for complacency and continuation of business as usual approach which by its nature has been designed to marginalize women.
- There are indications that women have been used to disguise the actual beneficial owners of AGPO businesses. This creates the impression that women are benefiting from government procurement of goods and services when in actual sense it benefits un- intended groups.

4. CONCLUSION & POLICY RECOMMENDATIONS

4.1 Conclusions

The findings in this report suggest that women make significant contributions to the economy through paid work (formal and informal sectors) and unpaid care work. However, most of these contributions are through informal sector and unpaid care work that largely remain invisible since they remain outside conventionally reported national statistics such as GDP. Consequently, there is little policy appreciation of role of women in the economy in terms of policy support. These challenges are evident from low labour force participation of women, disproportionately higher levels of unemployment, poverty, and low ownership of enterprises particularly within the industrial sector.

Women entrepreneurial endeavours are especially constrained by higher mortality of business start-ups that are largely attributed to financing and market access challenges. Limited skills required for industrial sectors and the emerging information and technology sector further constrain growth opportunities of women entrepreneurship. Further, women have limited participation in decision-making roles within the public and private sectors. A gender-balanced representation and workforce would provide opportunities for diversity of ideas needed for innovation and sound business decision-making processes. This report further reveals that the recent emergence of COVID-19 pandemic has exposed vulnerability of women to economic shocks. The pandemic has disproportionately affected women through job losses, increased commitments to unpaid care work and in some cases domestic violence. Gender responsive budgeting and strengthening the link between policy planning and planning for gender related programmes is vital for women empowerment. The analysis in this report suggests that gender responsive budgeting has remained weak and there are myriad of challenges surrounding affirmative programmes.

4.2 Recommendations

To unlock the contributions of women to the economy, the policy makers and all relevant policy actors should consider the following priorities.

Short-Term/Immediate Measures (Within 3 years)

1. Despite this report making significant efforts to quantify contribution of women to the economy, there is a glaring data gaps limiting such efforts. It is therefore recommended the Government undertake national wide time-use surveys to understand allocation of time by women and men to paid work, unpaid care work and leisure activities. Such efforts would be critical in assessing the Country's progress towards SDG 5 in recognising the value of unpaid care work and promotion of women's full and effective participation in productive economic opportunities. Policy actors including KNBS with support from the national government, county governments, development partners (e.g. World Bank, UN Women, United Nations Development Programme (UNDP), ActionAid, ILO) and policy research institutions should champion this agenda.
2. The findings reveal that corporate entities with more flexible working hours perform better on gender equality index (based on the Equileap and Nairobi Securities Exchange survey of listed companies). Moreover, gender diversity positively promotes firm performance through enhanced skills mix. To promote such endeavours, there is need for a regular surveys of private sector entities and rankings of gender diversity at all levels including the board, executive and senior management. Key policy actors for these interventions include Nairobi Securities Exchange, regulatory authorities within the financial sector, private sector associations (Kenya Private Sector Alliance, Kenya Association of Manufacturers, Kenya National Chamber of Commerce and Industry), KNBS and development partners.
3. Response plans, budgeting and other recovery strategies to mitigate the impacts of COVID- 19 should consider gender aspects. Given the disproportionate impacts of the pandemic, the national and county governments should design socio-economic plans and programmes that equitably address the impacts on women and girls. It is important that short-term COVID-19 policy responses pay attention to employees

and entrepreneurs at the highest risk of unemployment and income losses, including self-employed, workers in temporary employment or informal sector. This is crucial particularly for women, since they largely fall within these clusters. As part of the recovery interventions, it is important to consider women in key recovery decision plans and employ tax and subsidy measures on basic commodities for use by women and girls. The interventions should also consider economic as well as social aspects and access to justice for emerging gender-based violence. Continuous collection and analysis of sex-disaggregated data to monitor the economic and social impacts of the pandemic on women and girls over short, medium to long-term can be considered as a policy agenda that can commence immediately and sustained over time. More in-depth gender disaggregated analysis can help design gender-responsive policy interventions that is in line with changing dynamics of the pandemic and to address any medium to long-term residual impacts.

4. To enhance the benefits of affirmative action programmes for women, there is need to restructure the programme designs and capacity building particularly for those on financing and procurement opportunities. Key issues to be addressed include access to information, financial literacy, integrated business development services, lending approaches/ models and ease of access (time and cost). The government should promote compliance with laws governing the affirmative programmes, particularly AGPO. This report shows that the government (especially county governments) is yet to adequately benefit women through the AGPO initiative. Part of the compliance should include publishing of detailed disaggregated information on beneficiaries of the programme to promote transparency. There should be strict enforcement requiring all government entities provide information on the affirmative programmes and mechanisms of accessing them through medium that is easily accessible to the target groups as well as rolling out regular financial literacy initiatives.
5. The evidences in this report reveal the need to develop national budgets with a focus on the unique needs of women and girls. First, it is important for more women representation in governance structures which can help alter the bias on gender sensitive budgeting and improve allocations to gender sensitive priorities. Second, it is important to have more transparent and clear budgetary allocation targets for gender sensitive development that can be monitored over time.
6. Efficient supply of private sector finance is required for inclusive development, including through access to credit by women entrepreneurs. Women owned enterprises are largely MSEs with weak collateral base and operate in the informal sector. Thus, they face more constraints in accessing private sector credit from financial institutions such as banks and microfinance institutions. The Kenyan Government's commitment to establish a national credit guarantee scheme to serve as

a de-risking instrument for lending to MSEs is therefore a critical step. While the allocation of KSh 3 billion seed capital to operationalise the credit guarantee scheme as announced in the 2020 budget statement is a welcome move, it is important to have a robust institutional framework. First, the government should fast-track and approve the draft Kenya Credit Guarantee Scheme Policy. Second, it is critical to have robust Regulations to operationalize the policy and the fund established thereunder, taking cognizance of unique financing challenges faced by women entrepreneurs. Besides supporting existing MSEs, it is also critical to support start-ups with promising growth opportunities.

Medium-term measures (3-5 years)

7. The government in collaboration with all relevant stakeholders (private sector and development partners) should adopt transformative care policies as suggested by ILO. These include parental leave policies, publicly funded early childhood development and care services, childcare grants, work arrangements (e.g. flexitime) and infrastructure support services particularly those related to water and sanitation. While some of these measures require long-term sustained interventions, most of them can be incorporated within the broader development agenda and preparation can commence in the medium term. Part of the care support can be targeted to persons providing care services in special circumstances such as caring for persons with disabilities, as is the practice in countries such as Uruguay.
8. Agriculture remains the backbone of the Kenyan economy, with women providing major of the labour. For women to gain from this important segment of the economy it important to address constraints related to access to land ownership, extension services and promotion of value addition. These initiatives should leverage on the transformative priorities anchored in the Agricultural Sector Transformation and Growth Strategy 2019-2029. In terms of value addition through agro-processing, this Strategy identifies priorities that should be fully implemented. This includes systematically supporting production, market developments and processing. With only 16% of the Country's agricultural produce being processed, agro-processing can provide significant opportunities for women and the rural households in general. The envisaged large-scale agro-processing hubs anchored on one- stop shop model can promote the sector through resource economies of scale and pooling of resources across the counties.

Long-term measures (5+ years)

9. There is need to bridge the gender disparities and gender gaps in earnings. On average women earn about 60% of men's earnings within the formal sector. This aggravates already limited participation of women in the formal sector employment. These interventions require addressing

women's skills particularly within tertiary institutions. It is evident that the chances of women engaging in the formal sector, informal sector or unpaid care work dependent on education levels. This report also reveals that there are fewer women in STEM courses, perhaps a major reason why there is little participation in the industrial sector both in terms of employment and ownership of enterprises. Enhanced participation of women in STEM courses and industrial sector require involvement of the community, learning institutions, policy makers and the private sector. It is important for learning institutions to address the myth and negative gender biases in career selection. Mentors and role models of successful women in STEM courses and industrial sector would help address some of the negative perceptions. Such initiatives can leverage on existing private sector initiatives like Women in Manufacturing Programme, launched by the Kenya Association of Manufacturers (KAM) in 2017 to bring together women from small, medium and large industries in an effort to inspire them to venture into more sectors in industry. Future research can also provide more insights on women who pursued STEM courses, such as career growth, change in career path and the challenges they face.

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