

KENYA

PATHWAYS TO GENDER-INCLUSIVE ECONOMIC DEVELOPMENT IN SUB-SAHARAN AFRICA: A SECTORAL ANALYSIS STAKEHOLDER MAPPING: FINANCE AND INSURANCE SERVICES SECTOR



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SUB-SAHARAN AFRICAN COUNTRIES COVERED BY THE PATHWAYS STUDY

EAST AFRICA



Ethiopia



Kenya



Rwanda



Tanzania



Uganda

WEST AFRICA



Cameroon



Côte d'Ivoire



Ghana



Nigeria



Senegal

SOUTHERN AFRICA



Angola



Botswana



South Africa

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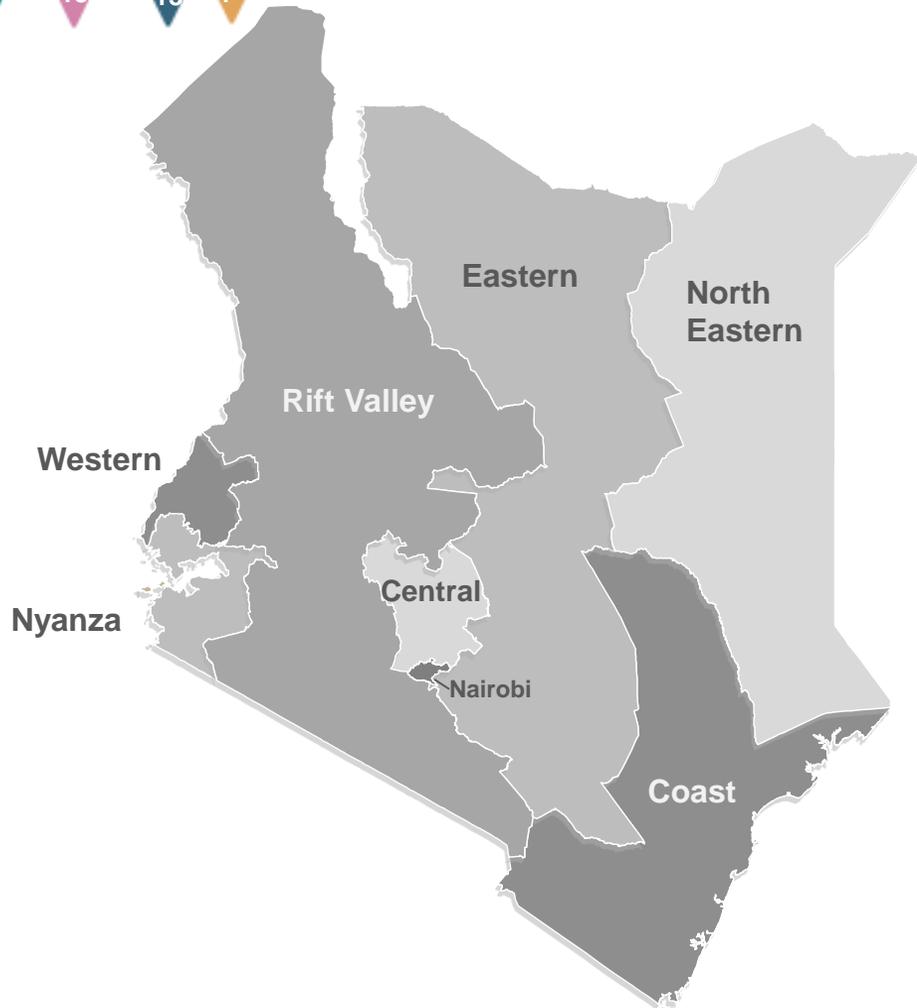
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Kenya's finance and insurance sector stakeholders are split between microfinance organizations and government as well as private companies having a national presence

National* level



#	Stakeholder type	Region						
		National*	North Eastern	Eastern	Central	Nyanza	Western	Coast
28	Associations, collectives, organizations, rep bodies	28	-	-	-	-	-	-
13	Government agencies/departments	13	-	-	-	-	-	-
13	Private Companies	13	-	-	-	-	-	-
1	NGOs	1	-	-	-	-	-	-
	TOTAL	55	-	-	-	-	-	-

* National stakeholder tally includes global stakeholders, who are assumed to operate at a national scale.



Finance & Insurance Services Sector

Global level stakeholders in Kenya's Finance & Insurance Services sector

 Savings and Credit Union Activities  Life Insurance and Banking Activities  Capacity building, training, education  Lobbying/advocacy/Representation  Policymaking and research  Women-centric provision(s)/operation(s)									
Stakeholder	Brief description	Core activities						Key relationships and strengths	Website
									
African Women Development Fund	Private company mobilising financial, human and material resources to support initiatives for transformation led by African women, women's rights organisations and African women's movements	✓	✓	✓	✓		✓	<ul style="list-style-type: none"> Trains, builds capacity, offers grants, mobilises resources and helps with Akili Dada awards to young African women Partnered with Carnegie Corporation, The Global Fund For Women, Ford Foundation, Comic Relief, Global Ministries, etc. Strengths: Partnerships, experience sharing, knowledge transfers 	
She leads Africa (SLA)	Collective helping young African women achieve their professional dreams with engaging online content and pan-African events	✓		✓	✓		✓	<ul style="list-style-type: none"> Supports many women initiatives, contributes to women policy and strategies Partnered with Facebook, Google, Clinique, ARM financial partner, Standard Chartered, Intel, Shea moisture, FBN Quest merchant bank, OXFAM, Molped Strengths: Wide reach, useful resources for women 	www.sheleadsafrica.org
Kenya Re	Government body providing risk management solutions that secure the future and create value for stakeholders		✓	✓		✓	✓	<ul style="list-style-type: none"> 1 female director out of 6 directors, and 1 female board member; 2 female General Managers, 10 female managers Provides training and funds to women in business readily Partnered with Association of Kenyan Insurers, Kenya Institute of Special Education (KISE), the Association for the Physically Disabled of Kenya (APDK), GoK Strengths: One of the oldest insurers in Kenya and East Africa 	www.kenyare.co.ke
Standard Chartered Bank Kenya	Private company offering a variety of local and foreign currency banking solutions to meet clients, transactional, borrowing and investment needs		✓	✓	✓		✓	<ul style="list-style-type: none"> Offers opportunities for women to develop entrepreneurial and leadership expertise; believes in workplace gender equality Partnered with LFC, Globe Telecom, Discovery Learning Alliance, Sociolla, Fitch Learning and INSEAD, Davis & Shirtliff Strength: Well-established, public support, multiple partnerships 	www.sc.com/ke
Kenya Commercial Bank	Private company/group offering banking services across Africa, has over 7000 employees and operates via 354 branches. It owns KCB Insurance Agency, KCB Capital, KCB Foundation and National Bank of Kenya		✓	✓		✓	✓	<ul style="list-style-type: none"> Financial services tailored to suit businesswomen; committed billions towards funding women-owned enterprises Partnered with Toyota, Naivas, Bidco, East African Portland Cement, Oracle, Wester Union Foundation, KISE, etc. Strengths: Distribution, accomplished business units 	www.kcbgroup.com

*SACCO = Savings and Credit Co-Operative

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Finance & Insurance Services Sector

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Stakeholder	Brief description	Core activities						Key relationships and strengths	Website
									
AAR	Private insurance company offering a range of medical and non-medical insurance products. It is a licensed financial service provider and a member of the Association of Kenyan Insurers		✓	✓				<ul style="list-style-type: none"> Has introduced a cover that will help reduce childbirth costs for women, helping them save money. However, there is no evidence that they have done anything else to empower women Partnered with CareMark Foundation, Kenya Women, Investment Fund for Health in Africa, etc. Strength: Presence all over East Africa 	www.aar-insurance.ke
Habib Bank	Private Swiss-owned bank offering corporate, personal, private, and correspondent banking products with branches located in Nairobi and Mombasa		✓	✓				<ul style="list-style-type: none"> 1 of 5 board members is a woman Strength: Has global branches 	www.habibbank.com/kenya/home/kenyaHome.html
Old Mutual Limited	Private company offering a broad spectrum of financial solutions to retail and corporate customers across key markets in 17 countries	✓	✓	✓				<ul style="list-style-type: none"> 1 in 8 members of the board is a woman. Has launched a women's network in East Africa. Partnered with Gertrude Hospital, Uber & Autoexpress, KCB, boda boda riders, Mama Lucy Kibaki Hospital, etc. Strength: Wide reach across Africa 	www.uapoldmutual.com
Jubilee Insurance	Private company providing life insurance, health insurance, motor insurance, travel insurance and pension plan		✓	✓				<ul style="list-style-type: none"> Partnered with Allianz, Octagon Africa, Kenya Society for the Blind, etc. Strength: Well-established, presence all over East Africa 	www.jubileeinsurance.com
Cytonn Investments	Private company delivering a range of financial solutions within asset management and real estate		✓	✓				<ul style="list-style-type: none"> Partnered with University of Embu Strength: Deep networks in East Africa, award-winning company 	www.cytonn.com
Acumen East Africa	NGO providing startups with the security to grow their business	✓	✓	✓	✓		✓	<ul style="list-style-type: none"> Offers some training and employment opportunities for women Partnered with Unilever, Barclays, Safaricom, IKEA Foundation, SAP, American Express, KCB, etc. Strengths: Well-established, several partners 	www.acumen.org

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Finance & Insurance Services Sector

National level stakeholders in Kenya's Finance & Insurance Services sector



Savings and Credit Union Activities



Life Insurance and Banking Activities



Capacity building, training, education



Lobbying/advocacy/Representation



Policymaking and research



Women-centric provision(s)/operation(s)

Stakeholder	Brief description	Core activities						Key relationships and strengths	Website
Equity Bank	<i>Private company financially empowering and elevating communities at grassroots level throughout Africa</i>	✓	✓	✓	✓		✓	<ul style="list-style-type: none"> Has put in place measures to workplace gender parity; 3 out of 4 board members are women; there are special loans for women Partnered with Mastercard Foundation, Norad, USAID, Government of Kenya, The Rockefeller Foundation, etc. Strengths: Local roots, partnerships, management policies 	www.equitygroupholding.com/ke
KCIC Kenya Climate Innovation Center	<i>Collective offering incubation, capacity building and financing options to new, small and medium business ventures and Kenyan entrepreneurs that are developing innovations to address the challenges of climate change</i>	✓		✓	✓	✓	✓	<ul style="list-style-type: none"> Has AgriBiz programme empowering women and youth who are unemployed and have financial constraints Partnered with Government of Kenya (GoK), European Union (EU), Royal Danish Government – DANIDA Strengths: Global footprint, climate regeneration activities 	
Kenya Enterprise Fund	<i>Collective offering accessible and affordable financial and innovative business support services to Kenyan women for transformed livelihoods through resources mobilization, collaborations, and partnerships</i>	✓		✓	✓	✓	✓	<ul style="list-style-type: none"> Supports many women initiatives, contributes to women-focused policies and strategies Partnered with United Nations Development Programme (UNDP), Ministry of State for Planning, National Development and Vision 2030, Millennium Development Goals Trust Fund, etc. Strength: Women's economic empowerment activities 	
The Federation of Women Entrepreneurs Associations (FEWA)	<i>Trade Association ensuring the realization of an enabling business environment for all women entrepreneurs</i>	✓		✓	✓	✓	✓	<ul style="list-style-type: none"> Lobbying, advocacy for policy formulation, programmes and initiatives for women entrepreneurs Partnered with UNIDO, IFC, EABC, CISO The Export Promotion Council (EPC), ILO, UNDP, etc. Strengths: Enables women entrepreneurs through activities 	www.fewa.or.ke
Uwezo Microfinance Bank	<i>Collective specialising in providing financial services to micro, small and medium enterprises nationwide</i>	✓		✓	✓		✓	<ul style="list-style-type: none"> Supports women's entrepreneurship with tailored financial products and services for them Partnered with Mpesa, Western Union, Money Gram Strength: 30,000 active customers, mobile money facility 	www.uwezombank.com
Faulu Microfinance Bank Limited	<i>Collective providing microfinancing and other facilities to help communities and societies in Kenya succeed</i>	✓		✓	✓		✓	<ul style="list-style-type: none"> Launched "Women's Network" programme to empower women Partnered with USAID, Old Mutual, etc. Strengths: Nationwide presence, huge customer base 	

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Finance & Insurance Services Sector

National level stakeholders in Kenya's Finance & Insurance Services sector



Savings and Credit Union Activities



Life Insurance and Banking Activities



Capacity building, training, education



Lobbying/advocacy/Representation



Policymaking and research



Women-centric provision(s)/operation(s)

Stakeholder	Brief description	Core activities						Key relationships and strengths	Website
Adok Timo Microfinance Institution	Collective enhancing financial access to majority of the population in rural areas of Kenya	✓	✓	✓			✓	<ul style="list-style-type: none"> Created opportunities for working with women in Nyanza as they form 68% of the total clientele Partnered with Ecosmart Ltd Strength: Empowered many women 	
5 Unaitas SACCO Unaitas SACCO formerly Muramati SACCO Society Limited	Collective SACCO targeting small and micro credit enterprises (SMEs) with tailor made financial products	✓		✓	✓		✓	<ul style="list-style-type: none"> Implements the Women fund loans to selected women and women groups Partnered with Ecosmart Energy Ltd Strength: Medium-tier financial services provider 	www.unaitas.com
Kenya Commercial Bank Ltd	Government body (licensed banking institution of Kenya) aiming to enhance investment and financial access in Kenya		✓	✓		✓	✓	<ul style="list-style-type: none"> Gender awareness exists in their activities of financing and reporting; Partnered with KCB Insurance Agency, KCB Capital, KCB Foundation, National Bank of Kenya, etc. Strength: Government institution, partnerships 	
Housing Finance Kenya (HF Group)	Government body offering integrated property and financial solutions to clients in the property industry		✓	✓		✓	✓	<ul style="list-style-type: none"> Women included in hiring policy; Signatory to UN Women empowerment principles; Efforts to increase employed women Partnered with HFDI (previously known as Kenya Building Society), HF Foundation, HF Insurance agency, UN Women Strength: Government body with nationwide reach 	www.hfgroup.co.ke
Retirement Benefits Authority	Government body promoting savings for retirement in Kenya through safeguarding, supervising and facilitating the development of the retirement benefits sector		✓	✓		✓	✓	<ul style="list-style-type: none"> Almost half of the management team are women; Allocates some tender provisions for women; however, no gender policies Partnered with CBK, Capital Markets Authority, Insurance Regulatory Authority, The Actuarial Society of Kenya, etc. Strength: Strong financing capability 	www.rba.go.ke
Britam Insurance Company	Private company (insurance provider) aiming to be a diversified financial services company in Africa		✓	✓		✓	✓	<ul style="list-style-type: none"> Some effort to support WEE Partnered with M-Tiba, Dawit Insurance Agency Limited, Twiga, Strathmore University Strength: Regional presence in Africa, debt-free 	www.ke.britam.com

Finance & Insurance Services Sector

National level stakeholders in Kenya's Finance & Insurance Services sector



Savings and Credit Union Activities



Life Insurance and Banking Activities



Capacity building, training, education



Lobbying/advocacy/Representation



Policymaking and research



Women-centric provision(s)/operation(s)

Stakeholder	Brief description	Core activities						Key relationships and strengths	Website
Key Microfinance Bank Limited	Collective providing rewarding financial solutions to our niche markets	✓	✓				✓	<ul style="list-style-type: none"> Has got a good number of women clients Partnered with Fusion Capital, CBK, MPESA Strength: Support provided to SMEs, investors 	www.keymicrofinancebank.com
Century Microfinance Bank	Collective specialising in providing financial services to micro, small and medium businesses at large	✓	✓				✓	<ul style="list-style-type: none"> Partnered with CBK, Visa international Strength: Large customer base 	www.century.co.ke
Association of Microfinance Institutions (AMFI Kenya)	Collective supporting microfinance institutions through advocacy, capacity building, networking and linkages, and research	✓	✓	✓	✓			<ul style="list-style-type: none"> Partnered with Money worth investment, Oiko credit, Rafiki microfinance, Smep, Swiss Consult, Ushindi Bora, etc. Strength: Enhanced collective action in microfinance industry 	
Rafiki Microfinance Bank	Collective starting and scaling up entrepreneurs to economic empowerment to promote change in Africa	✓	✓		✓			<ul style="list-style-type: none"> Partnered with Shelter Afrique, International Fund for Agricultural Development, Finance innovation for climate change Fund, KCC, etc. Strength: Many branches, empowers customers 	www.rafiki.co.ke
The Ecumenical Church Loan Fund (Eclof) Kenya	Collective offering credit to the active poor, working as a non-profit organization	✓	✓	✓				<ul style="list-style-type: none"> Partnered with Ecosmart Energy Ltd Strength: Supported small, social income-generating enterprises 	www.eclof.co.ke
Women Enterprise Fund (WEF)	Government body providing loans, capacity building, as well as marketing support and linkages to women	✓	✓	✓			✓	<ul style="list-style-type: none"> Supports women entrepreneurs with subsidised credit, offers training, facilitates marketing, etc. Partnered with Hand in Hand East Africa, Jomo Kenyatta University, Kenya Bureau of Standards, SNV, Coca-Cola, etc. Strength: Effective loans management system 	www.wef.co.ke

Finance & Insurance Services Sector

National level stakeholders in Kenya's Finance & Insurance Services sector

 Savings and Credit Union Activities  Life Insurance and Banking Activities  Capacity building, training, education  Lobbying/advocacy/Representation  Policymaking and research  Women-centric provision(s)/operation(s)									
Stakeholder	Brief description	Core activities						Key relationships and strengths	Website
									
United Women SACCO	Collective providing affordable financial services to members to empower them to accomplish their financial goals	✓	✓			✓	✓	<ul style="list-style-type: none"> Leadership and products are supportive of women Partnered with CIC group, KCB, Mpesa (Safaricom), Micro Enterprises Support Programme Trust, Coop Bank Strength: Loan facility, technology optimised SACCO 	www.unitedwomensacco.co.ke
EMESCCOS Limited	Collective providing quality services that exceed the expectations of customers in order to alleviate poverty	✓	✓	✓			✓	<ul style="list-style-type: none"> Has products that focus on women financing Partnered with Kenidia Insurance, Jubilee Insurance, Amaco Insurance, CBA, Consolidated Bank, Kenya Alliance, etc. Strength: Large membership and financial base 	www.kenyacic.org
Central Bank of Kenya	Government body responsible for formulating monetary policy to achieve and maintain price stability		✓	✓		✓		<ul style="list-style-type: none"> Low representation of women on the board and in management Partnered with National Treasury, Kenya School of Monetary Studies, Kenya Bankers Association, etc. Strength: Policy-making on money, nationwide reach 	www.centralbank.go.ke
National Treasury	Government body mandated to strengthen financial and fiscal relations between the National Government and County Governments and encourage support for county governments in performing their functions		✓	✓		✓		<ul style="list-style-type: none"> No evidence of a gender policy and gender programmes Partnered with Kenya Accountants and Secretaries National Examinations Board (KASNEB), KenInvest, etc. Strength: Nationwide reach, ability to create policy 	www.treasury.go.ke
Kenya Investment Authority (KenInvest)	Government body responsible for facilitating the implementation of new investment projects, providing After Care services for new and existing investments, as well as organizing investment promotion activities		✓	✓		✓		<ul style="list-style-type: none"> Few women among board members and management team. Partnered with CBK, National treasury Strength: Nationwide reach 	www.invest.go.ke
National Bank of Kenya	Government body, licensed commercial bank providing banking services in Kenya		✓	✓		✓		<ul style="list-style-type: none"> Women under-represented on the board and in management Partnered with Central Bank of Kenya, KCB Strength: Has leverage through their network 	www.nationalbank.co.ke

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Finance & Insurance Services Sector

National level stakeholders in Kenya's Finance & Insurance Services sector



Savings and Credit Union Activities



Life Insurance and Banking Activities



Capacity building, training, education



Lobbying/advocacy/Representation



Policymaking and research



Women-centric provision(s)/operation(s)

Stakeholder	Brief description	Core activities						Key relationships and strengths	Website
Development Bank of Kenya Ltd.	Government body promoting and supporting sustainable investments by providing innovative and responsive development financial services and products to clients		✓	✓		✓		<ul style="list-style-type: none"> Women are in the minority among board members and the management team. Partnered with Standard Chartered Bank (London & USA & India), NedBank South Africa, BHF Bank, BHF-Bank (EUR), Bank of Communications China Strength: Government credibility and nationwide reach 	www.devbank.com
Consolidated Bank of Kenya Ltd.	Government body providing flexible financial solutions that support customers achieve success		✓	✓		✓		<ul style="list-style-type: none"> Some women in board and management roles Partnered with GoK, National Treasury, European Investment bank, AMREF Strength: Government institution credibility 	www.consolidated-bank.com
National Hospital Insurance Fund (NHIF)	Government body securing financial risk protection against the cost of healthcare services for all Kenyans		✓	✓		✓		<ul style="list-style-type: none"> Health support is provided to women Partnered with Pharm Access Foundations, Financial Sector Deepening Trust (Kenya), Kenya Health Federation Strength: Collects remittances across the country 	www.nhif.or.ke
National Social Security Fund (NSSF)	Government body providing social security protection to workers in the formal and informal sectors		✓	✓		✓		<ul style="list-style-type: none"> Partnered with Matatu Welfare Association, Safaricom, Housing Finance Bank Strength: Government support 	www.nssfkenya.co.ke
u & I microfinance Bank	Collective providing micro credit solutions to positively transform the lives of customers and other stakeholders by offering high quality financial services	✓		✓				<ul style="list-style-type: none"> Partnered with CBK, visa international, MPESA ,AMFI Strength: Financially stable, finances the poor 	www.uni-microfinance.co.ke
Musoni LTD	Collective providing cashless, paperless and data-driven financial services to micro-entrepreneurs and small-holder farmers in Kenya	✓		✓				<ul style="list-style-type: none"> Partnered with CBK, visa international, MPESA ,AMFI Strength: Financially stable, nationwide reach, finances the poor 	www.musoni.co.ke

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National level stakeholders in Kenya's Finance & Insurance Services sector



Savings and Credit Union Activities



Life Insurance and Banking Activities



Capacity building, training, education



Lobbying/advocacy/Representation



Policymaking and research



Women-centric provision(s)/operation(s)

Stakeholder	Brief description	Core activities						Key relationships and strengths	Website
Caritas Microfinance Bank	Collective licensed and regulated by the Central Bank of Kenya, offering a full range of innovative and customized financial solutions	✓	✓					<ul style="list-style-type: none"> 63% of the customer base is women Partnered with CBK, visa international, MPESA, AMFI Strength: Financial sustainability, stability, household name 	www.caritas-mfb.co.ke
Choice Microfinance Bank Limited	Collective offering a full range of Microfinance banking and financial services with a level of personalized service	✓	✓					<ul style="list-style-type: none"> Partnered with CBK, visa international, MPESA, AMFI Strength: Nationwide reach, financial stability, diaspora banking 	www.choicemfb.com
Daraja Microfinance Bank Limited	Collective enabling the community members to realize their dreams by offering them a wide range of financial solutions	✓	✓					<ul style="list-style-type: none"> Partnered with CBK, visa international, MPESA, AMFI Strength: Financially stable, supports the poor 	www.darajabank.co.ke
Maisha Microfinance Bank Ltd	Collective providing quality products and services that are responsive to enterprises and communities' financial needs	✓	✓					<ul style="list-style-type: none"> Partnered with CBK, visa international, MPESA, AMFI Strength: Financial stability, nationwide reach, support for poor 	www.maishabank.com
Molyn Credit Limited (MCL)	Collective microfinance institution serving the poor currently in Nairobi, Central and Western Region	✓	✓					<ul style="list-style-type: none"> Partnered with Neptune Software, Safaricom Limited, Airtel Kenya, USAID, MFTransparency, Oikocredit, etc. Strength: All types of loans and large client base 	www.molyn.co.ke
Milango Microfinance	Collective focused on connecting people to opportunities and bringing about socio-economic transformation	✓	✓					<ul style="list-style-type: none"> Partnered with Ecosmart Energy Ltd Strengths: Membership of 9190 of whom 53% are women clients 	www.milangokenya.co.ke
KIVA LTD	Collective non-profit organization that uses internet platform to lend money to end users through partner organizations	✓	✓					<ul style="list-style-type: none"> Products are attractive to women; but not tailored for women Partnered with BrazAfric Enterprises Limited Strength: Loans have a global reach, financially capable 	www.kiva.org
Greenland Fedha Microfinance	Collective mandated to provide financial services to tea farmers	✓	✓					<ul style="list-style-type: none"> Products are attractive to women; but not tailored to women Partnered with Ecosmart Energy Ltd, KTDA, Dutch Development Bank, Pesa Ulipo Strength; Always secured by the factory 	www.gfedha.com

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National level stakeholders in Kenya's Finance & Insurance Services sector



Savings and Credit Union
Activities



Life Insurance and Banking
Activities



Capacity building, training,
education



Lobbying/advocacy/
Representation



Policymaking and
research



Women-centric
provision(s)/operation(s)

Stakeholder	Brief description	Core activities						Key relationships and strengths	Website
Sumac Microfinance Bank	Collective empowering businesspeople who could not match the stringent loan requirements of commercial banks	✓		✓				<ul style="list-style-type: none"> Partnered with The National Transport and Safety Authority (NTSA), CBA Strength: Award-winning, well-recognized 	
CIC Insurance Kenya	Private company providing flexible Insurance and financial services to mitigate risks for Kenyans		✓	✓				<ul style="list-style-type: none"> Supports a charity that includes women; however no efforts to empower women financially; only 2 out of 8 directors is a woman Partnered with Agricultural Society of Kenya Strength: Strong claim settlement, customized products 	www.cic.co.ke
Financial Services Deepening (FDS) Kenya	Private company developing financial solutions that better address the real word challenges faced by low-income households, enterprises and underserved groups	✓	✓	✓		✓	✓	<ul style="list-style-type: none"> Strongly empowers women financially and supports their projects and businesses; however, no gender policies in leadership or other economic opportunities provided Partnered with Kenya National Bureau of Statistics (KNBS), Bill & Malinda Gates Foundation, UK Aid, SIDA, etc. Strength: Supports the poor, strong trust 	www.fsdkenya.org
Micro Enterprises Support Programme Trust	Collective mandated to support the growth and development of small holder farmers, micro, small and medium enterprises through a value chain approach and offers sustainable credit to financial institutions for improved business competitiveness and job creation	✓		✓		✓	✓	<ul style="list-style-type: none"> Only one program highlights women empowerment Partnered with Government of Kenya (GoK), European Union(EU), DANIDA Strength: Efforts to support women economically 	
Micro Kenya	Collective providing consumer and enterprise-level loans through group lending and individual loans	✓		✓				<ul style="list-style-type: none"> Partnered with Ecosmart Energy Ltd Strength: Rural market targeted; total 13,000 clients, 52% are women 	
Resolution Insurance Kenya	Private company offering a variety of products namely Medical Plans, Travel Plans, Liability Plans, Property Covers, Motor Covers and all other classes of General Insurance		✓	✓				<ul style="list-style-type: none"> Partnered with M-Pesa, Indian super specialty Hospitals Strength: Local insurance company with customised solutions 	www.resolution.co.ke