



Pathways to Gender-Inclusive Economic Development in Sub-Saharan Africa: A Sectoral Analysis

Kenya Report



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Reading note: The general and sectoral barriers to and drivers of WEE opportunities reported on in the Pathways Study are more similar than different. For the purpose of sectoral-level stakeholders, this report provides a full discussion of these barriers and drivers per sector. While this inevitably results in some repetition across the report, the intention is for each sectoral brief to stand as an independent piece/extract if necessary.

Pathways to Gender-Inclusive Economic Development in Sub-Saharan Africa: A Sectoral Analysis (Pathways Study) is a collaborative effort among various stakeholders (organisations, individual researchers and gender experts) who joined forces and expertise to achieve a common goal - developing and implementing strategies to strengthen women's economic empowerment in Kenya.

These include:

- The Pathways Study Steering Committee (SC) which provided financial and/or technical support for the Pathways project including: (i) International Cooperative Research Group (ICRG), which is the research arm of the United States Overseas Cooperative Development Council (U.S. OCDC); (ii) United States Agency for International Development (USAID); (iii) Mastercard Foundation; (iv) International Development Research Centre (IDRC); (v) United Nations Entity for Gender Equality and the Empowerment of Women (UN Women); (vi) the African Trade Policy Centre (ATPC), which is a specialised unit within the United Nations Economic Commission for Africa (UN ECA); and (vii) Euromonitor International Ltd. SC partners also provided directional advice guidance in the making of key decisions, supported by making referrals and connections with key country stakeholders and reviewed draft reports.
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We are keen for the findings of the Pathways Study to guide research, policy development and implementation, programming (planning and execution) and advocacy efforts - creating a unified voice, clear(er) direction and sustainable action for improved women's economic empowerment in Kenya.

Pathways Study Steering Committee

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AAF	Affirmative Action Funds	DRC	Democratic Republic of Congo
AFC	Agriculture Finance Corporation	EMI	Euromonitor International
AFDB	African Development Bank	FAO	Food and Agriculture Organization
AGPO	Access to Government Procurement Opportunity	FGM	Female Genital Mutilation
AGRA	Alliance for a Green Revolution in Africa	FIDA	Federation of Women Lawyers
AIDS	Acquired Immune Deficiency Syndrome	FKE	Federation of Kenya Employers
ASAL	Arid and Semi-Arid Lands	FLFP	Female Labour Force Participation
ASCA	Accumulating Savings and Credit Association	GBV	Gender-Based Violence
ASTGS	The Agricultural Sector Transformation and Growth Strategy	GBVH	Gender-Based Violence and Harassment
ATPC	African Trade Policy Centre	GDP	Gross Domestic Product
AU	African Union	GII	Gender Inequality Index
AWARD	African Women in Agricultural Research and Development	GVA	Gross Value Added
BCC	Behaviour Change Communication	HIV	Human Immunodeficiency Virus
BPFA	Beijing Platform for Action	HR	Human Resources
CBK	Central Bank of Kenya	ICA	International Cooperative Alliance
CCTV	Closed-Circuit Television	ICPD	International Conference on Population and Development
CEDAW	Convention on the Elimination of All Forms of Discrimination against Women	IDP	Internally Displaced Person
COMESA	Common Market for Eastern and Southern Africa	ICRG	International Cooperative Research Group
CRAW	Cooperative Ride-on Access Window	IDRC	International Development Research Centre
CSA	Climate-Smart Agriculture	IFC	International Finance Corporation
DHS	Demographic and Health Study	ILO	International Labour Organization
		INGO	International Non-Government Organisation
		IPV	Intimate Partner Violence

KEWOPA	Kenya Women Parliamentary Association	SRH	Sexual and Reproductive Health
KNBS	Kenya National Bureau of Statistics	SRHR	Sexual and Reproductive Health and Rights
KUCCPS	Kenya Universities and Colleges Central Placement Service	SSA	Sub-Saharan Africa
LMIC	Low- and Middle-Income Countries	TEU	Twenty-Foot Equivalent Unit
MFI	Microfinance Institutions	TMTF	Third Medium-Term Plan
MRAW	Microfinance Ride-on Access Window	TVET	Technical and Vocational Education and Training
MSMES	Micro, Small and Medium Enterprises	UN ECA	United Nations Economic Commission for Africa
ND	Newcastle Disease	UN WOMEN	United Nations Entity for Gender Equality and the Empowerment of Women
NGAAF	National Government Affirmative Action Fund	USAID	United States Agency for International Development
NMIMT	Non-Motorised and Intermediate Means of Transport	U.S. OCDC	United States Overseas Cooperative Development Council
NPGD	The National Policy on Gender and Development	VAWG	Violence Against Women and Girls
OECD	Organisation for Economic Co-operation and Development	VSLA	Village Savings and Loan Association
PADV	Protection Against Domestic Violence	WAAW	Women Affirmative Access Window
PPR	Peste des Petits Ruminants	WASH	Water, Sanitation and Hygiene
PPRA	Public Procurement Regulatory Authority	WEE	Women's Economic Empowerment
ROSCA	Rotating Savings and Credit Association	WEF	Women Enterprise Fund
SACCO	Savings and Credit Cooperatives Society	YEDF	Youth Enterprise Development Fund
SME	Small and Medium-Sized Enterprises		
STEM	Science, Technology, Engineering and Mathematics		

Key term	Definition
Cooperative	<p>A cooperative is an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise.</p> <p>Source: International Cooperative Alliance (ICA)</p>
Economic violence	<p>Economic violence is a form of gender-based violence, and can include acts perpetrated by systems and structures, as well as by individuals. It involves behaviours that control a woman's ability to acquire, use and maintain economic resources, thus threatening her economic security and potential for self-sufficiency.</p> <p>Source: Adams et al, 2008</p>
Employment segregation	<p>The unequal distribution of female and male workers across and within job types.</p> <p>Source: World Bank</p>
Financial exclusion	<p>Financial exclusion refers to a process whereby people encounter difficulties accessing and/or using financial services and products in the mainstream market that are appropriate to their needs and enable them to lead a normal social life in the society in which they belong.</p> <p>Source: European Commission, 2008</p>
Gender-based violence (GBV)	<p>Harmful acts directed at an individual or a group of individuals based on their gender. It is rooted in gender inequality, the abuse of power and harmful norms.</p> <p>Source: UN Women</p>
Gender norms	<p>Accepted attributes and characteristics of male and female gendered identity at a particular point in time for a specific society or community. They are the standards and expectations to which gender identity generally conforms, within a range that defines a particular society, culture and community at that point in time. Gender norms are ideas about how men and women should be and act. Internalised early in life, gender norms can establish a life cycle of gender socialisation and stereotyping.</p> <p>Source: UNICEF</p>

Key term	Definition
Gender wage gap	<p>The gender wage gap is defined as the difference between median earnings of men and women relative to median earnings of men.</p> <p>Source: OECD</p>
Productive employment	<p>Productive employment is defined as employment yielding sufficient returns to labour to permit the worker and her/his dependents a level of consumption above the poverty line.</p> <p>Source: ILO</p>
Resilience	<p>The capacity of individuals, communities, institutions and systems to survive, cope and thrive in the face of shocks and stresses.</p> <p>Source: Mastercard Foundation</p>
Sector and Sub-Sector	<p>The Pathways Study uses “sector” to refer to a broad area of economic activity - an umbrella category that has other economic activities within it. A sector could entail any or all of the following economic activities: (i) primary activities (i.e. related to extraction of raw materials); (ii) secondary activities (e.g. manufacturing-related); or (iii) tertiary activities (i.e. related to services). “Sub-sector” is generally used to denote specific economic activities within a broad sector. While this may appear inconsistent, both terms are sometimes used interchangeably as sub-sectors are not purely divisions or components of a sector; sub-sectors can vary enough to be discussed and/or analysed independently, and a sub-sector in one report may be a sector in another. As our sectors and sub-sectors of focus were selected through consultations with local working groups in each country, we opted to stay as true to the language utilised by these working groups as possible. As such, our use of the words “sector” and “sub-sector” and the terminology for each sector depends on the country context. For example, while “agriculture” is a broad economic sector, specific sectors/sub-sectors within it include commodities such as rice, cocoa, or maize, or commodity groups such as horticulture. In other cases, sector names have been adapted to use those referenced by our working groups. In Ghana, for example, we speak of “Textiles”, while in South Africa we speak of “Clothing, textiles, footwear and leather” (CTFL).</p>

Key term	Definition
<p>Social capital (vertical and horizontal)</p>	<p>Social capital refers to the institutions, relationships and norms that shape the quality and quantity of an individual and society’s social interactions. It includes both vertical and horizontal¹ associations between people, and includes behaviour within and among organisations, such as firms.</p> <p>This view recognises that horizontal ties are needed to give communities a sense of identity and common purpose, but also stresses that without “bridging” ties that transcend various social divides (e.g. religion, ethnicity, socioeconomic status), horizontal ties can become a basis for the pursuit of narrow interests, and can actively preclude access to information and material resources that would otherwise be of great assistance to the community (e.g. tips about job vacancies, access to credit).</p> <p>Source: World Bank</p> <p>Cooperatives have a social network that combines both horizontal and vertical social ties. Horizontal ties represent the social relationships and interactions between cooperative members while vertical ties are the social connections between cooperative members and parties such as off-takers, processors/buyers etc.</p> <p>Source: Deng et al (2020)</p>
<p>Unpaid care and domestic work</p>	<p>Refers to care of persons and housework performed within households without pay, and unpaid community work.</p> <p>Source: OECD</p>

¹Vertical social capital refers to interactions with people/organisations of different (higher) socioeconomic standing (i.e. access to resources) while horizontal social capital refers to connections and relations between people/organisations in similar socioeconomic standing and with access to similar resources.

Key term	Definition
Violence against women and girls (VAWG)	<p>Violence against women and girls is any act of gender-based violence that results in, or is likely to result in, physical, sexual or mental harm or suffering to women and girls, including threats of such acts, coercion or arbitrary deprivation of liberty, whether occurring in public or in private life. Violence against women and girls encompasses, but is not limited to, physical, sexual and psychological violence occurring in the family or within the general community.</p> <p>Source: UN Women</p>
Women's economic empowerment (WEE)	<p>Women having the ability to succeed and advance economically, and the power to make and act on economic decisions to enhance their broader wellbeing and position in society.</p> <p>Source: Calder et al., (2020)</p>
Women's vulnerable employment (WVE)	<p>Women's vulnerable employment is contributing female family workers and own-account workers as a percentage of total employment. It is derived using data from the International Labour Organization, ILOSTAT database.</p> <p>Source: World Bank</p>

Executive summary

As Kenya takes significant steps towards achieving middle-income status by 2030, women in Kenya face significant hurdles to be able to fully engage in and benefit from the economy. Kenya is one of the biggest economies in Sub-Saharan Africa, with its impressive economic growth facilitated by investments in education, agriculture and service-based sectors. The enactment of a new constitution in 2010 provided for decentralised governance; since 2013, Kenya has been undergoing an ambitious devolution programme with the national government transferring power and public service oversight to local communities,² with 47 county governments overseeing provision of healthcare, pre-primary education and being able to generate revenue from taxes.³

²Mwangi, S.K (2013); World Bank (2019) ³Mwangi, S.K (2013)

A few counties (including Makueni, Kisumu, Meru, Migori and Isiolo) have developed gender policies to promote gender inclusion and equality as well as to guide gender-responsive planning and budgeting.⁴ These policies are motivated by and seek to address various challenges related to the persistence of gender inequality due to entrenched cultural beliefs and traditions (particularly in pastoralist counties such as Isiolo), sexual and gender-based violence (SGBV) as well as women's general underrepresentation in governance.⁵ However, the benefits of this impressive economic growth and policy development are yet to be equitable, with almost half of the Kenyan population living in multidimensional poverty, including 65% of adult women.⁶

Still, Kenya has made marked progress in incorporating international and regional obligations on the protection of the rights of women and girls, within local mandates. “Vision 2030”, the national economic policy framework, seeks to achieve just and equitable participation in development. It is currently being implemented through the Third Medium-Term Plan (TMTP), which covers 2018-2022. The National Policy on Gender and Development (NPGD) is Kenya's core policy for women's economic empowerment,⁷ with the stated purpose being to: “achieve gender equality and women's empowerment in

national development, in order to enhance the participation of women and men, boys and girls, and vulnerable and marginalised groups, for the attainment of sustainable development.”⁸ As such, the policy sets out both legislative and administrative measures to address gaps in the realisation of gender equality and women's empowerment.⁹

Furthermore, affirmative action provisions in the 2010 constitution including the election/appointment of women into legislative structures (e.g. the national assembly, political parties and county governments). However, these provisions have not yielded full and well-distributed benefits for and among women as gender norms and social practices hinder progress.¹⁰ Rural women, young women and female-headed households are particularly vulnerable, while women with disabilities, refugee women and ethnic minorities, are economically and socially marginalised, and continue to experience significant obstacles to full economic inclusion.¹¹

While women constitute just under half (49.2%) of Kenya's total labour force, they are disproportionately represented in low paid, low skilled roles and in informal employment.¹² Women continue to experience workplace discrimination and occupational segregation. They are more likely to work in informal and insecure

⁴Wairimu, W. (2022) ⁵County Government of Kisumu (2021) ⁶Kenya National Bureau of Statistics (2020b) ⁷Republic of Kenya (2019) ⁸Republic of Kenya (2019) ⁹IDRC (2020a) ¹⁰Kimani, N. & Jefferson, L. (2020) ¹¹Kabare, K. (2018); Graham, J., & Miller, S. (2021) ¹²World Bank (2022b)

employment, including in the agriculture sector which makes up 59% of all female employment.¹³ Given this overrepresentation of women in informal, lower-skilled and low paid jobs, Kenya has a 33% gender wage gap.¹⁴ Furthermore, gender inequality in the informal sector mimics the gendered issues of the formal sector including a gender pay gap and workplace discrimination, with the additional risks of lower-than-average incomes, and (for both men and women) inadequate social safety nets.¹⁵

Overall, Kenya has made strides towards greater gender equality by creating a strong policy framework and targeted programmes, but gender and social norms pose a challenge. Persistent gender inequalities still remain in access to higher levels of education and political representation.¹⁶ Unequal political and social representation, coupled with gender-based violence (GBV) and other harmful cultural practices¹⁷ (such as child marriage and female genital mutilation (FGM)),¹⁸ hinder women and girl's rights, mental and physical wellbeing, and access to economic and educational opportunities.

Climate change has exacerbated women's unpaid care burden, gender-based violence and harmful practices especially in pastoralist communities (e.g. in northern

Kenya). While extreme weather events do not cause gender-based violence, they increase existing socioeconomic and livelihood pressures, and increase the likelihood of perpetrators to practise gender-based violence.¹⁹ For example, the “child drought bride” practice which sees these girls experiencing female genital mutilation as early as 12 years of age in order to prepare them for marriage.^{20, 21}

Furthermore, the COVID-19 pandemic has further exacerbated existing gender inequalities in the labour market, especially for informal workers.²² Women are more likely to have lost their jobs because of the COVID-19 pandemic, with female-dominated sectors among those most affected.²³ At the same time, women's unpaid domestic and care burden has increased. Also, increased food insecurity, reduced access to key health services for women and girls and increased risk of experiencing gender-based violence have impacted women's and girls' rights and freedom. As the country emerges from the economic and social impacts of the COVID-19 pandemic, investing in **sustainable and inclusive solutions** to women's economic empowerment will be key to the nation's economic recovery.

¹³World Bank (2019a) ¹⁴World Economic Forum (2021) ¹⁵Federation of Kenya Employers and International Labour Organization (2021)

¹⁶United Nations Development Programme (2019); World Economic Forum (2022) ¹⁷USAID (2020a) ¹⁸UNICEF (2022) ¹⁹Ondieki, G., Shetty, D. & Balagtas See, A. (2023) ²⁰UNICEF (2022) ²¹Buechner, M. (2022) ²²Ajema, C., Suubi, K., Wandera, N., Afifu, C., & Mugenyi, C. (2021) ²³UNDP Kenya (2020); Nyanmori, M. (2020)

This report is part of a series of reports commissioned in Sub-Saharan Africa, which aims to provide practical recommendations, for public and private sector partners, that would improve and expand women’s economic opportunities, and contribute more meaningfully to women’s economic empowerment. It presents an overview of women’s economic empowerment in Kenya. Drawing on economic modelling, desk-based research, interviews²⁴ and expert reviews, the report explores available data and evidence on factors influencing women’s economic empowerment in the Kenyan context. The report applies a holistic conceptual framework for women’s economic empowerment that identifies multiple and overlapping factors at three different levels, which combine and interact to influence the extent to which women can equally participate in and benefit from the economy:

- **Structural factors:** Including the policy and programming environment.
- **Normative factors:** Including social and gender-based norms which shape women’s engagement in paid and unpaid work, as well as factors such as violence against women and girls (VAWG) which hinder active women’s economic participation, rights and wellbeing.
- **Individual factors:** Including human, social and economic capital.

The report identifies key factors at each of these levels with relevance to all sectors. In addition, the report presents specific findings related to three sectors selected in consultation with country-level stakeholders: (i) Maize; (ii) Livestock; and (iii) Transport.

Key findings – Sectoral analysis

The sectoral analysis identified key trends related to women’s roles and engagement in the maize, livestock and transport sectors. In each of these sectors, women face barriers to economic empowerment, despite the existence of opportunities and entry points for further empowerment across structural, normative and individual levels.

Highlights are summarised below with a detailed explanation of the cross-cutting/ contextual structural, normative and individual factors in section 4 and deeper sector-specific analysis of these factors provided in section 5 of the report. Appendix 3 offers a cross-sectoral table summary of the barriers and opportunities and entry points.

²⁴27 interviews were conducted with various stakeholders, cooperatives/collectives, industry associations, NGOs/INGOs, research think tanks, private companies and public entities. Please refer to the Appendix for a detailed explanation of the methodology including the summary of stakeholders interviewed.

Structural factors

Through progressive policy, legislation and programming, the Kenyan government has created a strong enabling environment for women's economic empowerment.

The government has made marked progress in incorporating international and regional obligations on the protection of the rights of women and girls, within its local mandates. Kenya's Vision 2030 and related plans recognise that women should have equal access to opportunities and assets to achieve sustainable development.²⁵ To achieve this aim, the government has developed gender-responsive policy frameworks and legislation. These include the Matrimonial Property Act (2013), which safeguards women's property rights during and upon dissolution of marriage; the Marriage Act (2014), which gives effect to constitutional provisions on equality between parties in marriage; the Protection Against Domestic Violence Act (PADV 2015) which addresses family violence but lacked clear legislative/judicial procedures to execute it (though procedures were only defined five years later in 2020),²⁶ and the Land Act and Land Registration Act, which secures women's rights to land. Similarly, the Kenyan Employment Act (2007) advocates for equal opportunities, pay and benefits regardless of gender while Kenyan law prohibits gender discrimination in areas such as hiring, firing, pay and promotion; ensures women do not need their

husband's or legal guardian's permission to work, or to register to operate a business; and mandates fully-paid (13 weeks) maternity leave.

The National Policy on Gender and Development (NPGD)²⁷ is Kenya's core policy for women's economic empowerment.

The policy sets out both legislative and administrative measures to address gaps in the realisation of gender equality and women's empowerment. Kenya's Third Medium-Term Plan (TMTP)²⁸ also includes a number of flagship initiatives to increase women's workforce participation through small and medium-sized enterprises (SMEs). However, **critical structural barriers to women's economic empowerment remain.** WEE-focused initiatives (e.g. the National Government Affirmative Action Fund (NGAAF) and the Uwezo Fund) often operate in silos, as add-ons to mainstream economic development programmes, with funds disbursed at the local level in an ad hoc manner, thereby undermining their efficiency and long-term, sustainable impact. While a National Care Reform Strategy for Children in Kenya (2022-2032)²⁹ has recently been developed,³⁰ there is no national childcare system (i.e. government has no legal obligations or offers incentives to support the provision of childcare)³¹ including for children aged under three,³² and there is no official recognition

²⁵IDRC (2020) ²⁶Galiano, E. & Arekapudi, N. (2021) ²⁷Republic of Kenya (2019) ²⁸Government of Kenya: National Treasury and Planning (2018) ²⁹The reform aims to transition children from institutional care to Family and Community Based Care. Republic of Kenya (2022) ³⁰Republic of Kenya (2022) ³¹UN Women (2016) ³²Childcare services for children aged three and below exist but are mainly informal and home-based. See: International Finance Corporation IFC (2017)

of unpaid care work; these impact the overall implementation of infrastructure, economic (business and labour) laws, and policies, which could reduce the burden of unpaid care work that falls disproportionately on women. Finally, local customary laws³³ continue to significantly discriminate against women's access to land and other productive assets.

Normative factors

Women in Kenya work longer hours compared to men yet they earn less due to their significant unpaid domestic and care work responsibilities.³⁴ While national-level time-use data is currently not available, data at the local-level sheds light on the disproportionate share of unpaid care work, with women spending approximately five hours per day on care activities compared to one hour per day for their male counterparts.³⁵ Moreover, when time spent multitasking (such as supervising children, while cooking dinner) is counted, women spend a staggering 11 hours per day on care roles within their households and communities - triple that of men. Likewise, women are more often expected to be the primary caregiver for children and are likely to spend 20% of their time looking after their children.³⁶ Given these time constraints, women have less time available to engage in paid work, a situation which has been compounded by the COVID-19 pandemic.³⁷

Gender employment segregation exists across sectors, based on norms and stereotypes around acceptability of different roles for men and women. In agriculture, gender bias manifests in women being restricted to food crops such as maize, while men dominate in decision-making and/or appropriate income from cash crops. Similarly, in the livestock sector, women are relegated to owning small animals such as poultry, whereas men benefit from the sale and associated benefits of cattle. In both examples, this happens despite women providing significant unpaid labour towards these livelihoods. In transport, gender norms limit women's opportunities in higher-earning roles, while norms which restrict women's mobility and perceived as real risks to women's safety present significant barriers.³⁸

Across all sectors, inequitable household and community level norms hinder women's decision-making power, income-earning opportunities and control over income. For example, in smallholder households, women's decision-making power is restricted to small household expenditure, whereas men tend to dominate in most of the agricultural decision-making, despite women undertaking a significant proportion of the labour.³⁹

³³ Customary law refers to a body of customs and traditions which regulate various kinds of relationships between members in a community

³⁴ Maina, L.W., Kimani, E., Azevedo, A., Ndinda, L. & Parkes, A. (2019) ³⁵ Maina, L.W., Kimani, E., Azevedo, A., Ndinda, L. & Parkes, A. (2019)

³⁶ Maina, L.W., Kimani, E., Azevedo, A., Ndinda, L. & Parkes, A. (2019) ³⁷ Suubi, K., Yegon E., Ajema, C., Wandera, N., Afifu, C., and Mugenyi, C. (2022) ³⁸ Pathways Study Interviews ³⁹ Osanya, J., Adam, R. I., Otieno, D. J., Jaleta, M., & Nyikal, R. (2019)

These significant gender inequalities manifest in the high prevalence of gender-based violence⁴⁰ which women experience at home, in the community and in the workplace. At home, many women experience multiple forms of economic violence including property and land disinheritance, withholding earnings, and threats of withdrawing financial support,⁴¹ as well as physical, sexual and emotional forms of abuse. Combined, these pervasive gender norms significantly limit women's economic opportunities and wellbeing.

Individual factors

Kenya has achieved gender parity in primary school enrolment.⁴² However, girls are less likely to transition to secondary level, and gender segregation is significant in Science, Technology, Engineering and Mathematics (STEM) subjects. Expectations associated with women's ability to excel in education are reinforced by patriarchal social norms, where women are primarily responsible for domestic work and caregiving. Limited technical or business training opportunities mean many women remain concentrated in informal SMEs, or at lower levels of value chains.⁴³

Women's access to social capital is restrained by traditional social norms, which confine women to the domestic

sphere. Consequently, in agriculture, women are more likely to rely on family, neighbours and radio shows for agricultural extension advice, and less likely to engage with government extension services. However, cooperatives and village savings and loan associations (VSLAs)⁴⁴ as well as rotating savings and credit associations (ROSCAs) and accumulating savings and credit associations (ASCAs) present opportunities for women to build social capital and overall empowerment.

Women have limited economic capital; for example, most women do not have access to traditional banks, given the large number of conditions required to receive basic funding.⁴⁵ Kenyan women-owned micro, small, and medium enterprises (MSMEs) face an estimated USD2.7 billion credit gap.⁴⁶ From purchasing bigger plots of land, to acquiring agricultural tools and equipment, many women need additional access to capital to succeed in their ventures. In agriculture, the inability to secure credit at affordable rates often translates to several residual issues; namely, inadequate storage practices and a lack of post-harvest handling technologies. Similarly, as livestock production becomes more commercialised, women smallholder farmers are not able to compete with, or benefit from, smallholder farming to the same extent as their male counterparts, because women have lower

⁴⁰40.7% of married women in Kenya have reported experiencing some form of intimate partner violence (IPV). See: UNDP (2019)

⁴¹World Bank (2019b) ⁴²World Economic Forum (2022) ⁴³Federation of Kenya Employers and International Labour Organization (2021)

⁴⁴Mostly known in Kenya as "Chama", which are informal savings, investment and loans groups that may be registered or unregistered

⁴⁵Al Jazeera (2020) ⁴⁶Kigen, E. (2022)

access to resources and capital.⁴⁷ Female-headed households have very limited access to resources, lines of credit, property, and land, which negatively impacts both their livelihoods and social capital.

Customary laws in Kenya often restrict women's access to, and control over, assets that can be accepted as collateral (such as land). Women own less than 2% of all land.⁴⁸ Barriers to women's land ownership include patriarchal norms which dictate that land should be controlled and owned by men; unequal inheritance rights and discriminatory customary and formal laws; limited awareness of existing protective legislation; and restrictive opportunities to secure legal documentation to prove land ownership.⁴⁹

Implications and recommendations

Based on the key findings, a number of practical recommendations and considerations are aimed at donors, policy makers, community leaders, programmers and researchers - including those engaged in WEE-focused programmes and initiatives, as well as those involved in more general economic development programming which may not have women's economic empowerment as a central aim.

Note: Sector-specific recommendations for consideration are presented in sector briefs in section 5.

Key implications and recommendations for consideration - across three key areas: (i) Policy/Advocacy; (ii) Programming; and (iii) Research, Monitoring and Evaluation - are broadly summarised below. Please refer to section 6 for a more detailed breakdown of these implications and recommendations (including suggested strategies). Noteworthy is that no single actor can independently address all the barriers/implement all the suggested recommendations to women's economic empowerment. A coordinated, multi-pronged and multi-stakeholder approach to tackle barriers and execute solutions is required.

Policy and advocacy recommendations

- 1. Address key policy gaps - at both national and county level, to improve protection of the informal workforce and improve the implementation of existing WEE-related commitments, legislation and programmes.** Recommended strategies for consideration include work to extend labour rights provisions to informal workers, development of a comprehensive policy framework informed by women's experience in care work, investment in gender-responsive public services, gender-responsive land titling schemes and strengthening legal and regulatory frameworks that facilitate women's access to credit.

⁴⁷Mbo'o-Tchouawou, M. (n.d.) ⁴⁸Kenya Land Alliance (2019) ⁴⁹World Bank (2019b)

2. **Undertake county-level sensitisation, capacity building and advocacy around existing legislation to strengthen women's rights, as well as advocacy around laws that are not existing but needed including the ratification of the 2019 Violence and Harassment Convention (No. 190) and the Convention on Domestic Workers (C189).** Recommended strategies for consideration include training and capacity building of key duty bearers, and prioritisation of female-headed households and other marginalised groups with a focus on women's land rights and constitutional law.

Programming recommendations⁵⁰

1. **Advocate to remove gender-based barriers to finance and promote women-friendly financial services and products.**

Recommended strategies for consideration include partnerships between microfinance and NGOs to support women-led SMEs to become bankable as well as targeted programming to increase women's access to financial services and improve financial literacy.

2. **Work with communities to shift social norms and to improve women's and girls' wellbeing.**

Recommended strategies for consideration include behaviour change communications, role models, work with religious and community leaders, and through enhanced coordination between county and national governments and across ministries.

3. **Work with and grow women's collectives to build social, human and economic capital, and tackle normative barriers.**

Recommended strategies for consideration include that cooperatives, VSLAs and other socioeconomic interventions should consider adopting household approaches to promote gender-equitable attitudes and norms, and that stakeholders should implement livelihood and empowerment initiatives coupled with gender-transformative interventions, holistic and skills-based interventions, as well as GBV risk mitigation and response measures.

a. The fundamental challenges around traditional norms constraining women's effective participation and inclusion in more formal organisations such as SACCOs should be addressed through social dialogues about inclusion within cooperatives, while the challenges with

⁵⁰For stakeholders directly involved in WEE initiatives and stakeholders involved in general economic development programming not solely focused on women. These stakeholders may be operating at local, national and/or regional levels

formalisation/conversion of (women-led/run) VSLAs into SACCOs should be addressed by equipping these women's groups with training to support their increased acquisition of knowledge, skills and expansion of networks with a view to increasing their access to market as relevant.

4. **Support and fund the design and implementation of programmes that promote holistic development of women's individual capabilities** and resources including skills building, leadership, networking, confidence building, linkage to markets, awareness, and practice of sexual and reproductive health and rights (SRHR), etc.
5. **Work with large employers to leverage opportunities for women's economic empowerment in different sectors.** Recommended strategies for consideration include promoting gender mainstreaming and benchmarking initiatives for employers; working with senior leadership to shift organisational cultures and promote family-friendly and gender-responsive workplace arrangements.

Research, monitoring and evaluation recommendations

1. **Ensure WEE monitoring and evaluation is mainstreamed in the programmes/projects**, as realistic targets cannot be set without establishing firm baselines.
2. **Collect more (and robust) national data on unpaid care time use and childcare**, specifically related to the impact of COVID-19 on childcare, to develop evidence-based programmes and policies, and to evaluate the impact of existing response and recovery efforts.
3. **At a minimum, disaggregate results by gender and age, and include disaggregated targets.** Wherever possible, programmes and research should further disaggregate by other socioeconomic characteristics including income, age, race, ethnicity, disability, migratory status and geographic location.
4. **Commission mixed-methods research and evaluations** on these issues (unpaid care time use, impact of COVID-19 on childcare, etc.) to understand how and why change happens, and to better understand women's lived realities through participatory qualitative research, and theory-based evaluations.

5. **Commission participatory and action research with the most marginalised groups of women**, including women with disabilities, migrants, widows, and young women, to understand the different barriers that women face and to design inclusive programmes.
6. **Monitor, track and mitigate against any signs of potential backlash** during programme implementation, including increased rates of violence against women.
7. **Conduct robust and region-specific gender-responsive value chain analyses** of key agricultural products to determine where there are opportunities to enable and strengthen women's entrepreneurship in agriculture and identify existing markets for products.
8. **Conduct a study of village savings and loan association (VSLA) models** across Kenya - including VSLAs for young women, to identify those with potential results for women's empowerment.
9. **Conduct research on the extent to which the private sector, civil society and government entities in Kenya have implemented protective workplace policies and on the extent to which these policies are enforced.** Use this research to identify: (i) model organisations/entities that provide decent working environments for all employees and leverage these models as examples of leaders in Kenya; and (ii) organisations that provide and execute women-centric provisions - with a view to exploring how this can be scaled across companies and sectors.



1. Introduction

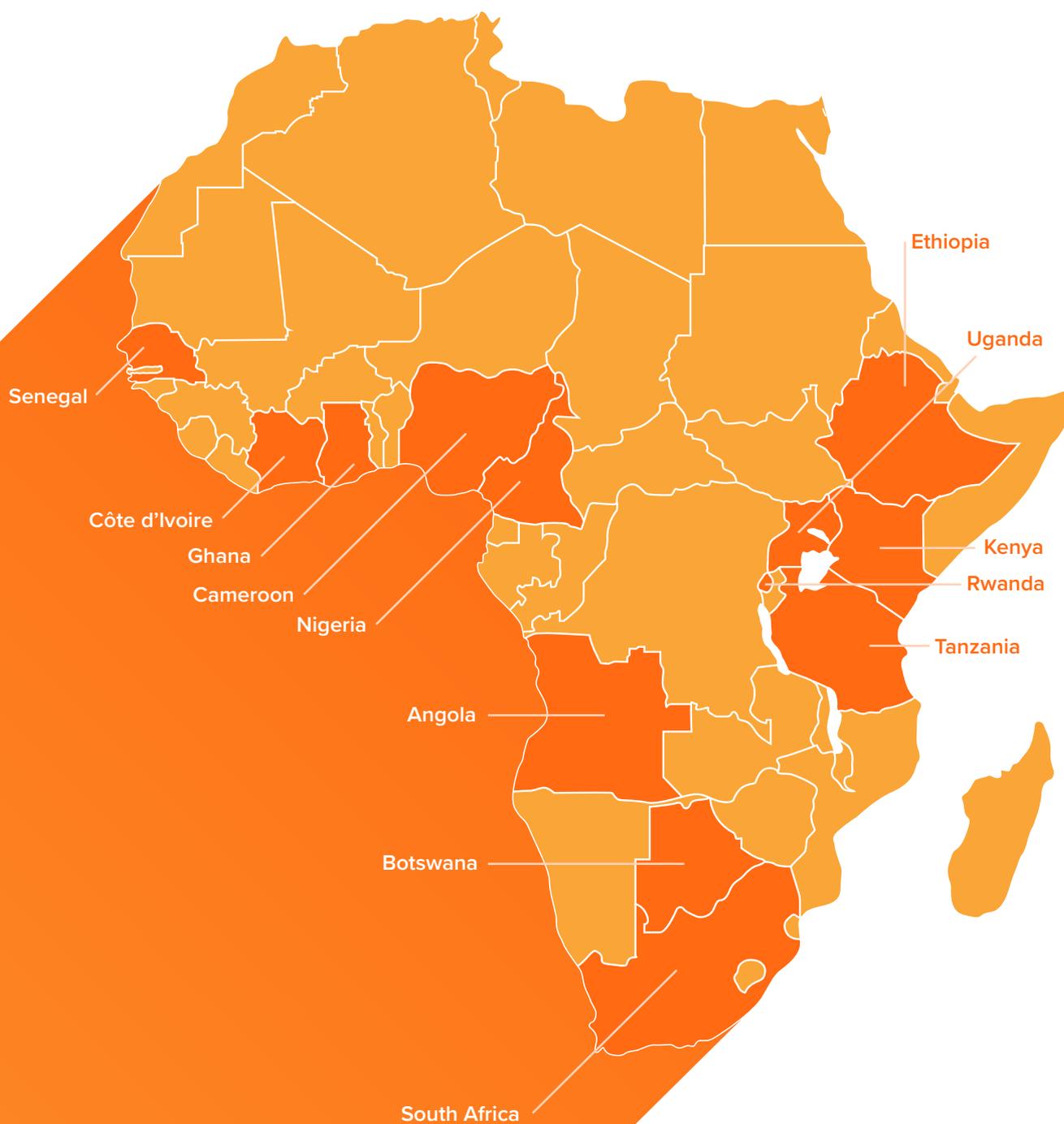
Background and objectives

A study leveraging strong coalition to develop and implement country-level strategies to strengthen women's economic empowerment in Sub-Saharan Africa

Euromonitor International in partnership with six other global organisations: (i) International Cooperative Research Group (ICRG), which is the research arm of the United States Overseas Cooperative Development Council (U.S. OCDC); (ii) United States Agency for International Development (USAID); (iii) Mastercard Foundation; (iv) International Development Research Centre (IDRC); (v) United Nations Entity for Gender Equality and the Empowerment of Women (UN Women); and (vi) the African Trade Policy Centre (ATPC), which is a specialised unit within the United Nations Economic Commission for Africa (UN ECA)⁵¹ (the Steering Committee) launched the Pathways Study in 2020. The aim was to assess which sectors hold the highest potential for women's economic empowerment, explore how women's prospects in these sectors can be strengthened in light of various barriers and drivers, and identify which stakeholders (public and private) are key to achieve this.

⁵¹International Cooperative Research Group (ICRG), which is the research arm of the United States Overseas Cooperative Development Council (U.S. OCDC), United States Agency for International Development (USAID), Mastercard Foundation, International Development Research Centre (IDRC), United Nations Entity for Gender Equality and the Empowerment of Women (UN Women) and the African Trade Policy Centre (ATPC), which is a specialised unit within the United Nations Economic Commission for Africa (UN ECA). These seven organisations (including Euromonitor International) constituted the Steering Committee (SC)

13 countries covered by the Pathways Study research project, including Kenya



The Steering Committee selected 13 countries in Sub-Saharan Africa (SSA) for this exploration of the challenges and opportunities (sectoral and general) of the sub-continent related to women's economic empowerment. Three sub-regions were covered: East Africa, West Africa and Southern Africa, with the country selection including the major economic and political hubs in the SSA region. The Steering Committee's capabilities, country presence and areas/themes of interest (in terms of programming, research and advocacy efforts) were also considered to ensure uptake of the defined actionable solutions.

The Pathways Study programme addresses three key objectives per focus country. These are:

1. Identifying the sectors with the most potential

- Which sectors are forecast to grow fastest over 2020-2030?
- Which sectors have the greatest prospects for women's economic empowerment?
- Which sectors would benefit the most from improved economic participation of women?

2. Understanding the challenges and drivers for women's opportunities in key sectors

- What is the role of women within priority sectors and what are their

prospects for expanded opportunities?

- What are the sector-specific drivers and barriers for women's employment, entrepreneurship and advancement?
- What works to improve/leverage these drivers and overcome these barriers?

3. Developing sector-specific solutions

- What are the actionable and sector-specific solutions, tailored to each country's/sector's context?
- Which stakeholders are well positioned to implement or advocate for these solutions?

1.2 Methodology summary

Euromonitor International designed the Pathways Study to have a sustained impact in each country by ensuring that results are locally relevant and actionable. From research design and scoping to development of recommendations, mixed methods (economic modelling, desk/secondary research, interviews and expert reviews) were utilised to develop findings and validate the proposed recommendations. The Steering Committee and selected country partners also reviewed the analysis of findings and solutions to ensure the recommendations lead to action, and action leads to positive change/impact for women.

The methodology workflow is shown below, while a detailed explanation of the methodology is included in the Appendix.



1. Scoping Study and Modelling

Preliminary research and economic modelling

Euromonitor International Research and Analytics Team



2. Selection of 2-3 Focus Sectors

Sector Prioritisation Workshop

Country Working Group Participants

3.

Stakeholder Mapping

Secondary Research and Interviews

University of Nairobi & Kenyatta University Staff (Country Partner), Euromonitor International Analysts

4.

Sector Deep Dives – Primary and Secondary Research

Secondary Research and Interviews

University of Nairobi & Kenyatta University Staff (Country Partner), Euromonitor International Analysts

5.

Analysis of Findings

Qualitative Analysis, Report Writing

University of Nairobi & Kenyatta University Staff (Country Partner), Euromonitor International Analysts, Kore Global

6.

Report Finalisation



Recommendations Workshop, Expert Reviews

Country Working Group Participants, University of Nairobi & Kenyatta University Staff (Country Partner), Euromonitor International Analysts, Kore Global, Thematic and Sector Experts, Steering Committee

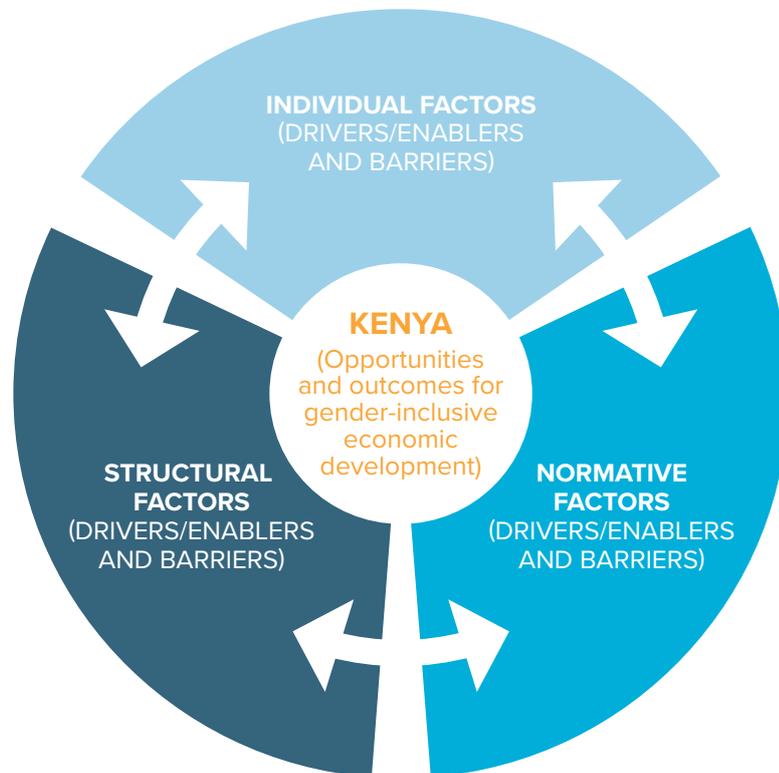
2. Conceptual framework for understanding women's economic empowerment

Women's economic empowerment (WEE) can be understood as: "Women having the ability to succeed and advance economically, and the power to make and act on economic decisions to enhance their broader well-being and position in society."⁵²

Women's economic empowerment is much broader than labour market participation.⁵³ It involves both women's acquisition of resources and the exercise of power and agency in all economic domains and market-related interactions.⁵⁴ It recognises that individual women operate within contexts of both informal (normative) and formal (structural) barriers and enablers.⁵⁵ And, as a result, women's economic empowerment is highly context-specific both in terms of women's aspirations and the enablers and barriers that they experience.⁵⁶

⁵²Calder et al. (2020) ⁵³Nazneen et al. (2019) ⁵⁴Earning, spending, and saving income; buying, owning, and selling assets; holding and inheriting wealth; starting and operating a business; acquiring a bank account or credit (Fox and Romero, 2017) ⁵⁵Kabeer (2021); Fox and Romero (2017)
⁵⁶Calder and Boost (2020); Fox and Romero (2017); Field et al. (2010); Hanmer and Klugman (2016)

Conceptual framework for understanding women's economic empowerment



This report applies a holistic framework to understand barriers and enablers to women's economic empowerment in Kenya at three distinct levels including structural, normative and individual.

Factors at these three levels combine and interact to influence WEE opportunities and outcomes. For example, barriers at different levels can interact to limit women's opportunity to collectively engage in and shape market institutions; their access to suitable services and assets; and their choices

relative to men's, thereby contributing to their greater representation in marginal, unregulated and precarious forms of work with low and unstable earnings and few, if any, social protections. Segregation can occur along several fronts - occupation, sector, status in value chains, profit potential and level of risk - and is stubbornly persistent in informal labour markets, despite low barriers to entry, due to this vicious interplay between individual, normative and structural constraints.

Structural factors

Government policies, laws and regulations - whether formulated at the national or sub-national level - create a structure that directly or indirectly constrains women's participation in the economy.

Macro-level economic policies are often thought of as “gender neutral”, as they cover policy areas such as public and private investment, macroeconomic stability, rules for international trade, financial regulatory powers and policies, and public expenditure allocation and management. In most cases, these policies are not designed with WEE outcomes in mind, but they affect women and men differently because of their different positions in the economy and society, shaped and reinforced by existing gender norms.

Examples of policies that directly influence women's ability to start, run and grow their businesses include:

- Macro-level economic policies around trade and taxation;
- Credit and finance policies;
- Regulations around access to markets; and
- Laws (including customary law) on property ownership and inheritance.

Policies can also indirectly influence women's economic empowerment.

These may include:

- Policies on the marketisation and subsidisation of the care economy and the recognition of unpaid care responsibilities;
- Education policies that support girls' and young women's participation and achievement, and their pathways to employment; and
- Prevention and response mechanisms to gender-based violence (GBV).

Normative factors

Gender norms circumscribe women's capabilities well before they enter the labour market, as norms affect the whole skill development process of children and youth; for example, how much and what kind of education and other learning opportunities are made available.⁵⁷ Norms invest dominant household members, usually men, with the authority to determine how resources are allocated and how women and girls use their time.⁵⁸ The role of gender norms and relational agency is thus important to examine as a factor enabling or constraining women's economic outcomes.

Social and gender norms around women's economic empowerment are not static, and large-scale macro-level changes - in for example educational levels or conflict situations, as well as the hard work and advocacy of women's rights movements - can drive positive shifts in behaviour and attitudes over time.

⁵⁷Calder et al. (2021) ⁵⁸Kabeer (2021)

Norms play an important role in explaining many labour market phenomena, such as persistent gender segregation; low or declining female labour force participation (FLFP); women’s lower returns to human capital and experience in the world of work; women’s double burden of paid and unpaid work; household decision-making; the aspirations of women and girls;⁵⁹ and the availability of relevant products and services for women in the market (for example, financial products and services, good-quality affordable childcare and private/domestic infrastructure). These gendered norms focus on five key areas:

- **Women’s time use**, including responsibilities assigned to women for domestic and care, paid work and leisure time;
- **The desirability, suitability and respectability of different types of activity and work** for men and women, including whether girls and young women should attend school, acquire certain skills (e.g. digital literacy), whether women should work outside of the home, work in mixed-gender environments and run a business;
- **Voice, representation and leadership in decision-making** in the household, the community, the market and the state;
- Women’s **freedom of mobility**; and
- **The frequency, intensity, and acceptability of violence against women and girls (VAWG) including sexual harassment.**

Individual factors

Capital can be embedded in humans (human capital), embedded in society (social capital) or possessed in the form of a tangible asset, by an individual, a household or a group (economic capital).

Capital is especially important for women entrepreneurs to navigate the “structures of constraint” they face in doing business. Yet evidence suggests that women suffer capital deficits relative to men and that this affects their business performance.⁶⁰

Human capital includes business, entrepreneurial, vocational and sectoral information, knowledge and skills, and an understanding of key policies and regulations; basic cognitive skills such as literacy and numeracy; financial and digital skills; and social-emotional skills such as aspiration, self-esteem, goal setting and communication. Uneven investment in girls’ and young women’s human capital creates “pre-existing” constraints that are exacerbated through unequal access to market services, opportunities and economic and social capital.⁶¹

⁵⁹Marcus (2021) ⁶⁰McKenzie et al. (2021); Batista et al. (2021) ⁶¹Calder et al. (2021)

The exercise of individual choice is significantly enabled by stores of social capital. Social capital refers to networks, rooted in norms and social trust, that facilitate coordination and cooperation for mutual benefit, and that are informed by long-standing values of solidarity and mutuality.⁶² Women are often further limited by their disproportionate reliance on horizontal social networks - connections and relations between those in similar socioeconomic situations - as compared to vertical networks with people of different socioeconomic standing. However, horizontal social capital can be valuable to women insofar as it enables them to join with others in collective action, for example through collective enterprises.

Finally, economic empowerment requires women to access and control economic capital including financial assets such as earnings, savings and investments; productive assets such as business equipment (including phones), inventory and inputs, livestock, and land; and private/domestic infrastructure assets such as fuel-efficient stoves, durable housing and solar power that increase women's ability to engage in paid work.⁶³

Given an enabling environment, these interlinked forms of capital support women to exercise greater choice and agency in relation to their work.

Therefore, the lack of capital is more of a problem for women: firstly, because systemic and structural constraints allocate more opportunities to build capital to men; and secondly, because women need more capital than men simply to overcome structural constraints and engage in markets productively and profitably.⁶⁴

⁶²Adato and Hoddinott (2008) in Calder and Tanhcareun (2014) ⁶³Calder et al. (2021) ⁶⁴Calder et al. (2021)



3. Country context

3.1 Demographics and geography

Kenya is in East Africa on the coast of the Indian Ocean, bordered by Ethiopia, Tanzania, Uganda, South Sudan and Somalia.⁶⁵ The country is divided into 47 administrative and political counties, spread over 582,640 square kilometres of territory.⁶⁶ It is a multi-ethnic country, with over 44 different ethnic groups, and this diversity has produced a vibrant culture.

⁶⁵Kenya National Bureau of Statistics & Republic of Kenya (2015)

⁶⁶United Nations Development Programme (n.d.)





According to Kenya's most recent 2019 census, the population is an estimated 47.6 million people,⁶⁷ with an annual population growth rate estimated at 2.3% as at 2021.⁶⁸ With a fertility rate of 3.3 births per woman,⁶⁹ the population is predominantly young. Over a third of the population (39%) are aged 15 and younger, the median age is 20.1 years,⁷⁰ while three quarters of the population (75%) are below the age of 35.⁷¹ Just over half of the population (50.3%) are women and girls.⁷²

There is substantial variation in the size and spatial distribution of populations throughout the country. The largest county and country's capital, Nairobi, is home to approximately 4.4 million people.⁷³ According to estimates published by the World Bank, roughly 60% of Kenya's urban families live in areas that would be defined as "slums".^{74,75} However, most people (72%) live in rural areas,⁷⁶ and the estimated annual rural population growth between 2019 and 2020 was 1.6%.⁷⁷

Kenya's diverse population experiences multiple forms of conflict, which can be categorised into eight distinct, yet overlapping, categories: ethno-political; cross-border; radical Islamist; pastoralist; militia-groups violence; land and development-related; gender-based violence; and resource-related conflicts.⁷⁸ Underlying power struggles and unresolved conflicts between different ethnic

groups perpetuate and inflame the situation. Conflict dynamics include social fragmentation, politicised identities, and partisan politics; inequity in land ownership and access; discrimination and marginalisation; gaps in the criminal justice system; and more recently, the Somalia-based terror group, Al-Shabaab's, exploitation of local politics.⁷⁹ Evidence indicates that women in Kenya play crucial roles in countering violence and improving societal stability, for example by initiating peace-building activities to counter potential election violence in their communities.⁸⁰

Ethno-political, resource-related and radical Islamist violence have led to an increase in internally displaced persons (IDPs); reported to be approximately 190,000 as of 2020.⁸¹ Resource-related displacement is most often the result of conflicts among pastoral communities and are regarded as the leading cause of forced displacement in the country. Unfavourable climate conditions in the area play a critical role and often precipitate the need to migrate. Pastoralists can no longer rely on their herds as a source of income, due to the lack of reliable food and water, which makes survival an even more difficult task.⁸² In Kenya, the pastoralist communities of Turkana, Pokot, Samburu and North-Eastern ethnic groups are mainly nomadic, and cattle raiding among them is common. The raids are often armed, resulting in bloody encounters and livestock theft.⁸³

⁶⁷Kenya National Bureau of Statistics (2019) ⁶⁸World Bank Databank (2021b) ⁶⁹UNFPA (2021) ⁷⁰United Nations Development Programme (2019) ⁷¹Government of Kenya, National Council for Population and Development and United Nations Population Fund (2020) ⁷²World Bank Databank (2020a) ⁷³Government of Kenya, National Council for Population and Development and United Nations Population Fund (2020) ⁷⁴Kamunyori, S.W. (2019) ⁷⁵There is no official definition of slums or informal settlements, and the terms slums and informal settlement are often used interchangeably. Slums often are characterised as overpopulated and lacking basic services and infrastructure ⁷⁶World Bank Databank (2020b) ⁷⁷Kenya National Bureau of Statistics KNBS (2019a) ⁷⁸Search for Common Ground (2021) ⁷⁹Rohwerder, B. (2015) ⁸⁰Mueller-Hirth, N. (2019) ⁸¹Haider, H. (2020) ⁸²Mercy Corps. (2019) ⁸³Haider, H. (2020)

The effects of climate change can also exacerbate ethnic tensions. Kenya is highly vulnerable to climate change, with current projections suggesting its average annual temperature will increase by up to 2.5 degrees Celsius by 2050 (from 2000). Climate change has already had significant harmful effects throughout all regions of the country. As droughts become more common, especially in arid and semi-arid areas, Kenyans are often forced to travel several miles in search of water and food security.⁸⁴ Rainfall has also become less predictable. Disparities in volume and distribution of rainfall have a significant effect on Kenya's population, as many parts of the country cannot produce sufficient food from rain-fed agriculture and are therefore exposed to frequent food insecurity. Furthermore, people living in arid and semi-arid lands (ASAL) depend mainly on livestock production, which is often adversely affected by drought.⁸⁵ Women are particularly vulnerable to the effects of climate change due to their reliance on nature-based and small-scale subsistence agriculture. In response, the Food and Agriculture Organization (FAO) and UN Women have been working in three ASAL counties of Laikipia, West Pokot and Kitui to strengthen women's capacity to meaningfully engage in climate-smart agriculture (CSA).⁸⁶

3.2 Human development

Kenya ranks 143 out of 189 countries and territories, as per the Human Development Index (2019). With a value of 0.601, Kenya falls within the “medium human development” category.⁸⁷ The country has made significant improvements since 1990, particularly in the areas of life expectancy, median years of schooling and expected years of schooling, performing better than the average in the SSA region.⁸⁸ Despite these gains, many Kenyans continue to experience persistently high levels of poverty and inequality, due to deprivations of basic needs, services and rights.⁸⁹

According to a 2020 analysis by the Kenya National Bureau of Statistics (KNBS), more than half of the population (53%) are “multidimensionally poor”, meaning they are deprived of the realisation of at least three basic needs, services and rights. Furthermore, more rural people (67%) are living in multidimensional poverty than people in urban areas (27%), reflecting significant geographic and regional disparities. Nearly half of young people (48%) are multidimensionally poor, with young women particularly vulnerable (50%). Similarly, adult women (65%) are more likely to be multidimensionally poor than adult men (56%), with women particularly disadvantaged in education and economic activities compared to their male counterparts.⁹⁰

⁸⁴Bhalla, N. (2021) ⁸⁵USAID (2021) ⁸⁶Pathways Study Interview, Staff of Government Body ⁸⁷The HDI indicators are compiled into a single number between 0 and 1.0, with 1.0 being the highest possible human development. HDI is divided into four tiers: very high human development (0.8-1.0), high human development (0.7-0.79), medium human development (0.55-0.70) and low human development (below 0.55) ⁸⁸UNDP (2020) ⁸⁹Kenya National Bureau of Statistics (2020b) ⁹⁰Kenya National Bureau of Statistics (2020b)

Almost one in every three households is female-headed, or 31% of households, in 2020. Female-headed households have limited access to resources, lines of credit, property, and land, which negatively affects both their livelihoods and social capital.⁹¹ This often correlates with an inability to compete in markets, or to afford other critical extension services, putting female-headed households at higher risk of experiencing food insecurity.⁹² According to a joint analysis conducted by Kenyan and Swedish researchers on the relationship between female-headed households and food security, it was found that approximately 10% of female-headed households suffered from chronic food insecurity, compared to just 5% of male-headed households.⁹³

“Households that are headed by women face challenges such as lack of employment and income generating activities. More family members, especially sick and elderly, depend on their care.”

Source: Pathways Study Interview, NGO Representative

While the country has made strides towards greater gender equality, persistent gender inequalities remain in access to higher levels of education and employment. In 2022, Kenya ranked 57th out of 146 countries, a significant improvement from its 2021 ranking of 95th out of 156 countries in the Global Gender Gap Index.⁹⁴ Only 29.8% of the adult female population has achieved some secondary level of education, compared to 37.3% of their male counterparts.⁹⁵ Female labour force participation is high at 72.1%, although lower than male labour force participation (77.3%). However, men continue to overwhelmingly occupy managerial levels.⁹⁶ Despite a progressive constitution that aims to support gender equality in Kenya, the actual enforcement of laws that guarantee gender equality is inconsistent.⁹⁷ Women and girls in Kenya contend with inequitable political representation, harmful traditional practices (including early marriage) and inadequate legal protections.⁹⁸

⁹¹Caroline, M. (2017) ⁹²Kassie, M., Ndiritu, S. W., & Stage, J. (2014) ⁹³Kassie, M., Sw, N., & Shiferaw, B. (2012) ⁹⁴World Economic Forum (2022) ⁹⁵United Nations Development Programme (2019) ⁹⁶United Nations Development Programme (2020) ⁹⁷Wa-Shiko, S. (2021), Bill & Melinda Gates Foundation ⁹⁸Wa-Shiko, S. (2021), Bill & Melinda Gates Foundation

Index	Score	Insights on score
<p>Africa Gender Index (2019) Composite index on the status of gender equality progress in Africa on closing gender gaps - education, jobs, wages, participation in politics and leadership roles <i>(closer value to 1 indicates less inequality; score of 1 implies parity between men and women)</i> Africa average: 0.486 East Africa average 0.518⁹⁹</p>	0.522	Dimensional scores include: Economic (0.703); Social (1.001); and Empowerment/Representation (0.203). Kenya has performed well in terms of innovative programmes to educate girls, increasing opportunities for women in Science, Technology, Engineering and Mathematics (STEM) and increasing jobs for youth.
<p>Gender Inequality Index (2019)¹⁰⁰ Composite measure reflecting inequality in reproductive health, empowerment and labour <i>(lower score is better)</i> Global average: 0.436 SSA average: 0.570</p>	0.518	Kenya performs slightly above the SSA average. 23.3% of parliamentary seats are held by women, and 29.8% of adult women have reached at least a secondary level of education compared to 37.3% of their male counterparts.
<p>Global Gender Gap report (2022) Economic participation and opportunity, educational attainment, health and survival, political empowerment <i>(higher score is better)</i> Global average: 0.681 SSA average: 0.697¹⁰¹</p>	0.729	Kenya ranks ninth among 36 SSA countries covered, and 57th among 146 countries globally. Kenya ranks sixth globally on economic participation and opportunity sub-index with a score of 0.811. Kenya scores 0.939, 0.975 and 0.192 on educational attainment, health and survival, and political empowerment sub-indices, respectively. Women make up 49.6% of legislators, senior officials and managers and 40.4% of professional and technical workers. 30.4% of ministerial positions are occupied by women and women comprise 21.4% of parliament.

- = Among the top scoring countries in SSA
- = Among the lowest scoring countries in SSA
- = Average score based on SSA averages

⁹⁹African Development Bank (AFDB) and UN ECA (2019) ¹⁰⁰UNDP (2020) ¹⁰¹World Economic Forum (2022)

Index	Score	Insights on score
<p>Women's Workplace Equality Index (2018)¹⁰² Accessing institutions, building credit, getting a job, going to court, protecting women from violence, providing incentives to work and using property <i>(higher score is better)</i> Global average: 64.79 SSA average: 57.86</p>	72.8	<p>Low performance on ability to build credit (25/100). The rest of the indicators for Kenya are above SSA average. The law does not prohibit discrimination by creditors based on sex or marital status. Ranks seventh out of 47 SSA countries.</p>
<p>Women, Business and the Law (2021)¹⁰³ Measures legal regulations affecting women's economic opportunity via eight indicators: mobility, workplace, pay, marriage, parenthood, entrepreneurship, assets and pensions <i>(higher score is better)</i> Global average: 76.1 SSA average: 71</p>	80.6	<p>Scored well on laws related to freedom of movement, laws affecting women's decisions to work, laws affecting women's pay, and constraints related to marriage.</p> <p>Improvements are needed in laws affecting women's work after having children, constraints on women's starting and running a business, gender differences in property and inheritance, and laws affecting the size of a woman's pension.</p>
<p>SDG Gender Index (2022)¹⁰⁴ 14 of the 17 Sustainable Development Goals (SDGs) and 51 issues ranging from health, gender-based violence and climate change <i>(higher score is better)</i> Global average: 67.8 SSA average: 52.0</p>	56.2	<p>With an increase in score of 1.1 points, Kenya was classified as having made some progress (from 2015 to 2020), ranking 110th out of 144 countries globally and eighth in the SSA region. Kenya recorded progress on SDG 9 (innovation), SDG 17 (partnerships) and SDG 7 (clean energy), but witnessed stagnation and decline on SDG 2 (nutrition), SDG 1 (poverty) and SDG 11 (sustainable cities).</p>

- = Among the top scoring countries in SSA
- = Among the lowest scoring countries in SSA
- = Average score based on SSA averages

¹⁰² Council on Foreign Relations (2022) ¹⁰³World Bank (n.d.) ¹⁰⁴Equal Measures 2030 (2022) EM2030

Although progress has been made in increasing overall access to education, there are still differential access and enrolment rates between genders, with adolescent girls being particularly vulnerable to dropping out of school.¹⁰⁵

Adolescent girls in pastoral communities are particularly vulnerable due to high rates of child marriage, long distances to schools and a perceived lack of value in obtaining an education.¹⁰⁶ Kenya's government has allocated a significant amount of the 2020-2021 budget (26.7% of the national budget)¹⁰⁷ to the promotion of education, specifically to implement reforms such as the Competency-Based Curriculum,¹⁰⁸ in addition to a 100% transition rate from primary to secondary school.¹⁰⁹ Despite these efforts, issues such as education quality and geographical disparities are obstacles that affect children's learning.¹¹⁰ Please see section 4.3.1 for further details related to education.

Gender-based violence and harmful practices persist, restricting women's health, wellbeing and rights. Over one

in five females (21%) have been subjected to female genital mutilation (FGM). Despite female genital mutilation being illegal in Kenya, deep-rooted cultural norms supporting these rituals continue to persist. The risk of FGM is higher among the following categories: girls and women residing within rural areas; households categorised as being below the poverty line; those with less education; and those who identify as Muslim. The practice itself is most highly concentrated in the North-Eastern region, where Kenyans predominantly identify as Muslim. Likewise, female genital mutilation is most prevalent among the Somali (98%), the Kisii (96%) and the Maasai (73%) communities.¹¹¹ Furthermore, in Kenya over one in five marriages (23%) involve women under the age of 18, and 4% of child brides are under the age of 15 when they first marry. Once married, women are at risk of experiencing violence perpetrated by their husbands; 40.7% of married women in Kenya have reported experiencing some form of intimate partner violence (IPV).¹¹² This high prevalence of violence is driven by gender

Indicator	Kenya		SSA average	
	Female	Male	Female	Male
Literacy rate*, %	78.2	85.0	58.9	72.2
Enrolment in primary education, %	81.7	78.3	72.4	78.1
Enrolment in secondary education, %	47.3	52.7	40.6	45.9
Enrolment in tertiary education, %	9.7	13.2	8.2	10.7

Note: *Percentage of the adult population (over 15 years of age) of each gender with the ability to both read and write and make simple arithmetic calculations. Source: *Global Gender Gap Report (2021)*

¹⁰⁵World Bank Databank (2021a) ¹⁰⁶UNICEF (2020) ¹⁰⁷International Trade Administration (2022). Accessed 25 July 2022

¹⁰⁸The Competency-Based Curriculum under the 2-6-3-3 system of education in Kenya was unveiled in 2017 to replace the 8-4-4 system of education which has served Kenya for 32 years ¹⁰⁹The Ministry of Education in Kenya has continued to push for 100% transition of pupils who sit for the Kenya Certificate of Primary Education examinations in order to ensure that every child gets the full benefits of a secondary education ¹¹⁰UNICEF (2017) ¹¹¹UNICEF (2020) ¹¹²UNDP (2019)

inequalities and harmful gender norms, with approximately 42% of women and men believing that wife-beating can be justified under certain conditions, such as if the wife argues with a husband, if the wife refuses sex, or if the wife burns the food, among other reasons.¹¹³

While Kenya has made progress towards increasing the country-wide uptake of family planning methods, young women face challenges to realising their sexual and reproductive health rights. In 2020, over half (57.8%) of married women of reproductive age were using modern family planning methods, exceeding the country's FP2020 commitments.¹¹⁴ However, one in five women of reproductive age (18%) have an unmet need for contraceptives, with barriers including fears of side effects, husband's disapproval, and myths and misconceptions.¹¹⁵ Unmarried women - most often adolescent girls - continue to experience stigmatisation and refusal of service linked to their places of residence, religion, age, or levels of education. This ultimately hinders them from meeting their family needs and,¹¹⁶ as such, between 2015 and 2019, 61% of all pregnancies were unintended; 38% of these unintended pregnancies ended in abortion.¹¹⁷

Women, especially the most marginalised, continue to experience challenges accessing essential health services. For every 100,000 live births, 342 women die from pregnancy-related causes, such as severe bleeding, infections, or high blood pressure. This is linked to a strong reluctance among women to access health facilities for childbirth services, due to the reported stigma and/or discrimination they may encounter at healthcare facilities.¹¹⁸ These include, but are not limited to: discrimination based on age; ethnic-based discrimination; lack of continuity of care from the prenatal to postnatal periods; discrimination based on disease status; and discrimination based on socioeconomic status.¹¹⁹ As such, in both peri-urban and rural areas, only 70.2% of births in Kenya are attended by skilled healthcare personnel.¹²⁰

Young women are particularly at risk of contracting human immunodeficiency virus (HIV) and acquired immune deficiency syndrome (AIDS), while women living with HIV are marginalised. In Kenya, 6.6% of the adult female population are living with HIV/AIDS compared to 3.1% of men.¹²¹ Approximately 29% of new HIV infections are among adolescents and young people, with young women (age 15-24) the most at risk and representing 21% of all new infections.¹²² The strong link between young women and HIV is due to the lack of access to sexual and reproductive health (SRH)

¹¹³UNDP (2019) ¹¹⁴Family Planning (2020) ¹¹⁵Mahuro, G. & Kimani, M. (2021) ¹¹⁶Guttmacher Institute (2019) ¹¹⁷Guttmacher Institute (2019)
¹¹⁸Oluoch-Aridi, J., Smith-Oka, V., Milan, E., & Dowd, R. (2018) ¹¹⁹UNDP (2019) ¹²⁰UN Women (n.d.) ¹²¹Kenya Ministry of Health (2020)
¹²²Kenya Ministry of Health (2015)

information for adolescent girls, specifically unmarried girls. Likewise, practices such as requirement of an age of consent to access SRH services significantly perpetuates age-based discrimination in accessing these essential services.¹²³ Women with HIV are particularly vulnerable to experiencing stigma and discrimination in accessing health services and are often dependent on their male spouses for accessing care.¹²⁴

Women with disabilities, refugee women and ethnic minorities are economically and socially marginalised and experience obstacles to achieving full economic inclusion. Kenya currently hosts one of the largest refugee populations in Africa because of protracted conflicts and displacement in neighbouring countries: Somalia, South Sudan, the Democratic Republic of Congo (DRC), Ethiopia and Burundi. Kenya hosts over 550,000 refugees and asylum seekers including more than 287,000 from Somalia, close to 141,000 from South Sudan, 50,000 from DRC, 31,000 from Ethiopia and 20,000 from Burundi.¹²⁵ The majority of refugees are hosted within the Dadaab camp in the southeast, Kakuma camp in the northwest, and in the capital, Nairobi. Just over half (51%) of refugees in Kenya are women and girls.¹²⁶ While these camps have brought several economic benefits for neighbouring communities, including growth of markets around camps and expansion

of employment opportunities, refugee women face multiple obstacles to achieving economic inclusion including policy barriers, discrimination and lack of job opportunities.¹²⁷

While estimates of disability prevalence vary, a significant proportion of the population are living with disabilities, and women with disabilities are often hidden when it comes to data and evidence on women's economic empowerment.

According to the 2019 Census, Kenya has 918,270 people over the age of five living with a disability, and more females (2.5%) than males (1.9%) are identified as having disabilities.¹²⁸ However, this is likely an underestimation due to a lack of disaggregated data on disability and the social stigma attached to self-reporting disability status.¹²⁹ Other government sources estimate the disability prevalence to be much higher at around 10% of the Kenyan population, with women accounting for just over 50% of persons with disabilities.¹³⁰ Most people living with disabilities in Kenya live in poverty (67%) and are particularly marginalised when it comes to access to education and employment.¹³¹ Women with disabilities experience “double discrimination” due to discriminatory myths and attitudes linked to both their gender and disability status, which contributes to their increased economic and social exclusion.¹³²

¹²³Mutea L, Ontiri S, Kadiri F, Michielesen K, Gichangi P. (2020) ¹²⁴Andrews, C., Reuter, T. K., Marsh, L., Velazquez, J. M., Jaoko, W., & Jolly, P. (2020) ¹²⁵UNHCR (2022) ¹²⁶UNHCR (2022) ¹²⁷Graham, J., & Miller, S. (2021) ¹²⁸Government of Kenya, National Council for Population and Development and United Nations Population Fund (2020) ¹²⁹International Foundation for Electoral Systems (2017) ¹³⁰Ministry of Agriculture, Livestock, Fisheries and Irrigation (2019) ¹³¹Kabare, K. (2018) ¹³²International Foundation for Electoral Systems (2017)

3.3 Status of the economy, women's labour force participation and employment

In 2014, Kenya reached lower-middle-income country status, and from 2015-2019 Kenya's economy achieved broad-based economic growth of 4.7% per year.¹³³

Kenya (East Africa's largest economy), generated approximately USD1 trillion in gross domestic product (GDP) in 2019 and, as of 2021, has a GDP per capita of approximately USD1,878.¹³⁴ This impressive economic growth has been facilitated by increased investments in education, agriculture and service-based sectors. However, the recent COVID-19 pandemic hit the economy hard, disrupting international trade, transport, tourism and urban services activities, resulting in a 0.3% decrease in GDP. Despite this momentary lapse, the World Bank is projecting Kenya's 2022 GDP to grow positively once again, at an estimated annual growth rate of 5.0% from 2022 to 2024.¹³⁵

While Kenya's economic growth had been increasing prior to the COVID-19 pandemic, the benefits of this growth have not been enjoyed equally among the population. As of 2019, women made up just under half (49.2%) of Kenya's total labour force, which is lower than most of its East African neighbours.¹³⁶ This average

is greatly affected by a disparity among females residing in rural and urban areas; women in rural areas make up 52% of the labour force, compared to 48% of men. However, in urban areas, there is a much wider gap with women making up 45.6% of the labour force compared to their male counterparts (54.4%).¹³⁷ Likewise, official unemployment figures for women (5.3%) are higher than those for men (4.8%).¹³⁸

According to statistics from the Kenya National Bureau of Statistics (KNBS), women made up just a third of all formal sector employees in 2018.¹³⁹ Women in Kenya represent just 0.9% of managerial positions, 2.5% of professionals, 3.2% of associate professions, compared to 79.2% of low-skilled occupations.¹⁴⁰ Given the overrepresentation of women in lower-skilled and low paid jobs, men in Kenya, on average, earn more than women. According to the 2021 World Economic Forum Gender Gap Report, Kenya has a 33% gender wage gap.¹⁴¹ Furthermore, while a third of small and medium-sized enterprises (SMEs) are women-owned, they make up 54.9% of failed businesses, due to barriers including inequitable access to finance (see barriers explored in more detail in section 4), lack of digital literacy and capacity in strategic planning.¹⁴²

¹³³World Bank (2022b) ¹³⁴World Bank (2022b) ¹³⁵World Bank (2022b) ¹³⁶World Bank (2022b) ¹³⁷Federation of Kenya Employers (FKE) and ILO (2021) ¹³⁸World Bank (2022b) ¹³⁹Mbogo, A. (2018) ¹⁴⁰IDRC (2020b) ¹⁴¹World Economic Forum (2021) ¹⁴²Ministry of Agriculture, Livestock, Fisheries and Irrigation (2019)

The informal sector employs more than 54% of Kenya's total population, nearly three in every four people living in rural areas, and most women.¹⁴³ Positions held by women in the informal sector mirror those held by women in the formal sector, with the additional risk of lower than average incomes, jobs that are precarious and insufficiently protected, and positions which offer little access to social protection.¹⁴⁴ In Kenya, of the 84% of jobs categorised as informal, 66% are held by women with the majority of them being between the ages of 18-35.¹⁴⁵ Common roles include smallholder farming, working on tea or flower plantations, or retail trading in markets and on roadsides. As these pursuits are generally independent, or considered self-employment, women working in these informal roles take home “earnings” rather than set wages and therefore have less access to social protection safety nets.¹⁴⁶

The agriculture sector, considered the stronghold of the informal economy, accounted for approximately 59% of all female employment as at 2019.¹⁴⁷

Agriculture is key to Kenya's economy, directly contributing 37% to national GDP, as well as an additional 27% indirectly via linkages with other sectors such as building and construction, education, manufacturing, transportation, tourism and other social services.¹⁴⁸ Nearly 75% of people living in rural areas are actively engaged in the production, processing, and marketing of crops, livestock, fish and forest products.¹⁴⁹

The COVID-19 pandemic exacerbated challenges for women's economic participation, especially for informal workers in Kenya. According to a 2021 household survey by the KNBS, just over half of all women surveyed (51.2%) had been rendered jobless as a result of the

Impact of COVID-19 on rural women

“Due to COVID-19 restriction measures, women could not transport their produce to the market. This resulted in spoilage of the perishables. Children being at home also had a negative impact because they spent so much time taking care of them and did not have a lot of time to plant. Also, it was impossible to hire help in the farms due to COVID-19, women had to work in the farms by themselves. As a result, they did not have a very good harvest. The trading end was affected the most because people were buying only the essentials. So, women were not able to sell all their produce. Production was also heavily impacted as small-scale farmers did not have access to inputs, such as fertilisers. So, the crops were not healthy.”

Source: Pathways Study Interview, Staff of Government Body

¹⁴³World Bank (2022b) ¹⁴⁴Federation of Kenya Employers and International Labour Organization (2021) ¹⁴⁵ICRW (2020) ¹⁴⁶Federation of Kenya Employers and International Labour Organization (2021) ¹⁴⁷World Bank (2021c) ¹⁴⁸Enterprise Singapore (2022) ¹⁴⁹D'Alessandro, S. P., Caballero, J., Lichte, J., & Simpkin, S. (2015)

pandemic.¹⁵⁰ The service sector (where women dominate as frontline workers) was one of the hardest hit sectors.¹⁵¹ Many of those working within the hospitality and service industries lost their jobs due to business closures, restrictions on eateries and recreational facilities, social distancing measures and the halting of in-person learning institutions. Enterprises prioritised laying off workers in lower-skilled, casual, seasonal, and/or informal jobs to keep those in higher-skilled positions on the payroll.¹⁵² Finally, the COVID-19 restrictions on mobility eroded women's freedom, forcing them into the domestic sphere, with increased rates of intimate partner violence; limited access to GBV-related services; and referral and reporting pathways.¹⁵³

The Kenyan government put in place several measures to protect the most vulnerable from the economic shocks of the COVID-19 pandemic. These included minimum stipends for the urban poor delivered weekly via mobile money, reductions in income tax for those on low incomes and reduction in the tax threshold.¹⁵⁴ However, informal workers' needs were insufficiently addressed in terms of fiscal and macroeconomic policies intended to mitigate against the worst of the socioeconomic shocks.¹⁵⁵ Though the country introduced a wide range of support structures/government

aid, cash incentives, as well as increased access to formal financial products, those in the informal economy were excluded from benefiting from, or accessing, these economic and social safety nets. In fact, some have argued that women experienced additional economic barriers, given that the existing development funding they had historically been able to access was diverted to manage the pandemic relief fund.¹⁵⁶

3.4 Structure and functions of government

Kenya's political structure is decentralised, limiting the powers of the central government and empowering 47 local county governments. Each county is equally represented in the National Senate and funding is channelled from the central government to these counties (at least 15% of government revenue).¹⁵⁷ Counties are responsible for managing budgets and planning for social service administration, economic development initiatives and other government functions directly affecting citizens. The national government is headed by the President and supported by the Cabinet and National Parliament. The county governments are headed by County Governors and supported by the County Cabinets and County Assemblies.

¹⁵⁰UNDP Kenya (2020) ¹⁵¹Nyanmori, M. (2020) ¹⁵²Ajema, C., Suubi, K., Wandera, N., Afifu, C., & Mugenyi, C. (2021) ¹⁵³Pinchoff, J., Kraus-Perrotta, C., Austrian, K., Tidwell, J. B., Abuya, T., Mwangi, D., Kangwana, B., Ochako, R., Muluve, E., Mbushi, F., Nzioki, M., & Ngo, T. D. (2021) ¹⁵⁴Akademiya (2021) ¹⁵⁵Ajema, C., Suubi, K., Wandera, N., Afifu, C., & Mugenyi, C. (2021) ¹⁵⁶Masinjila, M. (2020) ¹⁵⁷UNICEF (2017)



Kenya's political system at glance

Type of government	Presidential Republic
Executive	President and Government Share of women in ministerial positions - 30.4% ¹⁵⁸
Legislature	Bicameral Parliament (Senate and National Assembly) Share of women in parliament - 21.4% ¹⁵⁹
Judiciary	Superior courts: Supreme Court, Court of Appeals, High Court, Industrial Court, Environment and Land Court Inferior courts: Magistrate courts, Khadhi courts (for civil Sharia Law)
Political parties	Multi-party system since 1992 At present: 60 political parties Ruling party: The Jubilee Party, in power since 2013
Governance	Decentralised Republic with two levels of government: Central, County Assemblies
Voting system	First-past-the-post voting

Kenya has a pluralistic legal system, which includes the Constitution, statutes, received laws, religious laws and customary laws. Kenya has been undergoing an ambitious devolution programme since 2013, transferring power and public services to local communities, although parallel legal systems continue to have a significant impact on rural women.¹⁶⁰ The Kenyan Constitution recognises customary law provided it is applicable/not conflicting with the Constitution, and is not disagreeable

with justice and morality in itself or through its outcomes.¹⁶¹ The Constitution states that any gender-based discrimination existing in customary law is superseded by the constitutional principle of non-discrimination.¹⁶² Despite this principle, there has been a noted lack of accompanying laws and guidance; this is further exacerbated by the ambiguity caused by the constitutional recognition of customary law so long as it is not “inconsistent” with what is laid out in the Constitution, which has in the past been interpreted differently by different courts.¹⁶³

¹⁵⁸World Economic Forum (2022) ¹⁵⁹World Economic Forum (2022) ¹⁶⁰World Bank (2019) ¹⁶¹Kenya 2010 Constitution ¹⁶²FAO (2014)
¹⁶³White & Case LLP (2017)

Customary laws and systems have a significant impact on women, especially in rural areas, and are used in Kenya in matters of land, intestacy, family, pregnancy of unmarried women and girls, adultery, and the general status of women and children.¹⁶⁴ While more recent estimates are unavailable, in 2014 an estimated 65% of Kenyan land - including clan land, group ranches and communal grazing lands - was covered by customary tenure rights, rules and structures, which often exclude women from rights to land.¹⁶⁵ Similarly, Islamic law - which applies to Kenya's 11% Muslim population - is in tension with civic rights legislation around women's inheritance and property rights.¹⁶⁶

3.5 Selected stakeholders – overview of focus areas

In Kenya, various organisations supporting women's economic empowerment through key programmes exist. Their focus areas range from equal access to justice, education, skills training, and start-up funds, through to gender-based violence, reproductive health, labour market integration and political empowerment. These organisations together cover aspects including advocacy, research and programming, with some prominent examples featured in the table below.

¹⁶⁴Kamau, D. W. (2011) ¹⁶⁵Gaafar, R. (2014) ¹⁶⁶White & Case LLP (2017)

Organisation	Scope	Advocacy	Research	Programming
Coalition on Violence Against Women	Equal access to justice, economic empowerment, gender-based violence and reproductive health, leadership development.	✓		✓
Inua Kike Organization	Economic empowerment of marginalised and low-income women via better access to education programmes and mentorship.	✓		✓
Eldoret Women For Development	Reintegration of former female inmates into the labour market and their communities via education, skills training and advocacy for GBV-free spaces.	✓		✓
Women's Empowerment Link	Political empowerment and research on how democratic processes and institutions are responding to women's rights and gender equality.	✓	✓	
WomenFirst	Economic empowerment by providing business management training and start-up funds to women.			✓
Flone Initiative	Working on prevention of gender-based violence with a focus on the transport and mobility sector, via raising awareness and education.	✓		✓
Rural Women Peace Link	Capacity building for women to participate in leadership and governance by strengthening their knowledge of the Kenyan Constitution, Bills of Rights, and National Action Plan, platforms to mentor young women leaders and training and legal advice for women and youth in Uasin Gishu County.	✓		✓
Women Like Us Foundation	NGO's flagship project, Women Like Us Center in Nakuru, Kenya affects women's lives through education, counselling, microenterprise, sewing and vocational training, health, farming and poultry projects.	✓		✓
Team Kenya	UK-based NGO that works with local Kenyan people to educate girls, empower women and transform communities in rural Kenya.	✓		✓
FIDA-Kenya	Membership organisation consisting of advocates, lawyers and law students with a mission to promote women's individual and collective power to claim their rights in all spheres of life.	✓	✓	✓

4. Barriers and enablers to women's economic empowerment in Kenya

This section provides a detailed analysis of cross-cutting barriers and enablers to women's economic empowerment in Kenya. The findings are presented by each domain of the conceptual framework, beginning with structural factors, then moving onto normative and individual factors, all affecting WEE opportunities and outcomes.

4.1 Structural factors

4.1.1 Legal and policy commitments

Through progressive policy, legislation and programming, the Kenyan government has created a strong enabling environment for women's economic empowerment.

Kenya has ratified six of the nine main global human rights instruments, all of which outline gender equality imperatives as a state obligation. These include: the International Covenant on Civil and Political Rights; the International Covenant on Economic, Social and Cultural Rights; the International Convention on the Elimination of All Forms of Racial Discrimination; the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW); the Convention against Torture and Other Cruel Inhuman or Degrading Treatment or Punishment; and the Convention on the Rights of the Child.¹⁶⁷

In addition to the above global instruments, Kenya has ratified numerous regional conventions, charters, and protocols that have also incorporated gender equality, including: the African Charter on Human and Peoples' Rights; the Protocol to the African Charter on Human and Peoples' Rights on the Establishment of an African Court on Human and Peoples' Rights (2005); the African Union Convention Governing the Specific Aspects of Refugee

Problems in Africa; the African Charter on the Rights and Welfare of the Child; and the Maputo Protocol to the African Charter on Human and Peoples' Rights on the Rights of Women in Africa.¹⁶⁸

Kenya has signed up to other global initiatives that have incorporated the need for gender equality, including: the Vienna Declaration on Human Rights; the Beijing Platform for Action (BPFA); the International Conference on Population and Development (ICPD); the Millennium Declaration and Millennium Development Goals; and the Sustainable Development Goals. For example, under the BPFA, critical areas of concern to Kenyan policy entail including women in positions of power and decision-making, girl's empowerment, women in the economy, women and poverty, education and the training of women and institutional mechanisms for the advancement of women.¹⁶⁹ Likewise, Kenya has ratified many International Labour Organization (ILO) conventions, including those guaranteeing equal pay and the prohibition of employment discrimination (C100, C111).¹⁷⁰ However, the country has not yet ratified the 2019 Violence and Harassment Convention (No. 190), the first international treaty to protect workers from violence and harassment in the world of work.¹⁷¹

¹⁶⁷IDRC (2020a) ¹⁶⁸IDRC (2020a) ¹⁶⁹Ministry of Public Service, Youth and Gender (2019) ¹⁷⁰ILO (n.d.) ¹⁷¹ILO (n.d.)

Kenya has adopted the African Union’s (AU) Agenda 2063, which sets out a vision of an inclusive continent where “no child, woman, or man, will be left behind/excluded on the basis of gender, political or ethnic affiliation, religion, locality, age, or other factors.”¹⁷² The AU Agenda 2063 promotes a vision of Africa without gender inequality, with women occupying at least 50% of elected public offices at all levels, as well as half of the managerial positions in the public and private sectors.¹⁷³

4.1.2 Policy environment

Kenya has made marked progress in incorporating international and regional obligations on the protection of the rights of women and girls, within local mandates.

This is demonstrated through Kenya’s most recent Constitution (2010), which forms the main reference for both generic and sector-specific policies and laws. The 2010 Constitution guarantees both gender equality and freedom from gender-based discrimination.¹⁷⁴ In particular, it elaborates on the equal rights of women and men in socioeconomic and political domains, providing special protections for women, ethnic minorities, youth, and persons with disabilities. For example, Article 81 (b) of the Constitution states that “not more than two thirds of the members of elective public bodies shall be of the same gender”; ensuring, at minimum, one third representation by each gender.¹⁷⁵

Kenya has recently elaborated on WEE-friendly policy frameworks and legislation on the advancement of gender equality, specifically on the implementation aspects of constitutional provisions. These include the Matrimonial Property Act (2013), which safeguards women’s property rights during and upon dissolution of marriage; the Marriage Act (2014), which gives effect to constitutional provisions on equality between parties in marriage; and the Land Act and Land Registration Act, which secures women’s rights to land. Related to gender-based violence, the Counter-Trafficking in Persons Act (2010), the Prohibition of Female Genital Mutilation Act (2011), and the Sexual Offences Act (2006), outlaw specific forms of violence against women and girls. Finally, the Kenya Citizenship and Immigration Act (2011) provides for dual citizenship, meaning married women can now confer citizenship onto their foreign-born husbands; a landmark change, as previously only men could confer status onto wives.¹⁷⁶

“Vision 2030”, the national economic policy framework, seeks to achieve just and equitable participation in development. It is currently being implemented through the Third Medium-Term Plan (TMTP), which covers 2018-2022. Vision 2030 seeks to build a just, cohesive and equitable society, wherein everyone participates to realise the goals of inclusive growth and development in Kenya.¹⁷⁷ As such,

¹⁷²African Union (n.d.) ¹⁷³African Union (n.d.) ¹⁷⁴National Council for Law Reporting (2010) ¹⁷⁵National Council for Law Reporting (2010) ¹⁷⁶IDRC (2020a) ¹⁷⁷IDRC (2020a)

the policy seeks to address the following challenges: inadequate financial and human resources; inadequate gender-disaggregated data for effective policy formulation; planning, budgeting and assessing women's contribution to the economy; implementation of the two thirds gender rule;¹⁷⁸ inadequate coordination frameworks on social protection; limited awareness of economic opportunities for women; and the under-valuing of women's contribution to the economy.¹⁷⁹

These constitutional and statutory provisions for the rights of women, as well as the policies, operational guidelines and national action plans therein, have created an enabling environment for women's economic empowerment. Kenya's national development plans - specifically, Kenya's Economic Recovery Strategy for Wealth Creation (2003-2007), Kenya's Vision 2030, and the various Medium-Term Plans 2008-2012, 2013-2017, 2018-2022 - have also recognised that women should have equal access to opportunities and assets to achieve sustainable development.¹⁸⁰

The National Policy on Gender and Development (NPGD) is Kenya's core policy for women's economic empowerment,¹⁸¹ with the stated purpose being to: "achieve gender equality and

women's empowerment in national development, in order to enhance the participation of women and men, boys and girls, and vulnerable and marginalised groups, for the attainment of sustainable development."¹⁸² As such, the policy sets out both legislative and administrative measures to address gaps in the realisation of gender equality and women's empowerment.¹⁸³ Key legislative measures include: rights for protection against violence, such as the Sexual Offences Act and Protection Against Domestic Violence Act (PADV 2015); the Harmonisation of Marriage Laws under one Act; and the review of divorce and inheritance laws to protect the rights of women.¹⁸⁴

Workplace/Business policies

Although Kenya's economic policy has generally prioritised economic growth, starting or growing a business in Kenya is challenging. Informal businesses can register for as little as USD20, but the costs are considerably higher to register a formal business with a tax number.¹⁸⁵ Despite having one of Africa's most developed and diverse financial sectors, which is characterised by a high level of innovation in financial technology, credit supply in Kenya is low. Credit to the private sector (as a share of GDP) reached a high of 40% in 2015, before falling back to 32% in 2019.¹⁸⁶ This compares

¹⁷⁸Article 81(b) of the 2010 Constitution states that: "Not more than two thirds of the members of elective or appointive bodies shall be of the same gender" ¹⁷⁹Government of Kenya: National Treasury and Planning (2018) ¹⁸⁰IDRC (2020a) ¹⁸¹Republic of Kenya (2019) ¹⁸²Republic of Kenya (2019) ¹⁸³IDRC (2020a) ¹⁸⁴IDRC (2020a) ¹⁸⁵World Bank (2016) ¹⁸⁶World Bank (2022c)

with an average of 45% for all low- and middle-income countries (LMIC) and over 100% for all middle-income countries.¹⁸⁷ This low credit supply generally reduces credit to small businesses in general, but also particularly discriminates against women who are often perceived as “riskier” borrowers.

WEE-focused initiatives

Several WEE-related flagship initiatives including Affirmative Action Funds (AAFs) have been implemented under the TMTP (2018-2022) and have direct relevance for women’s workforce participation, through both small and medium-sized enterprises (SMEs). For example, the National Government Affirmative Action Fund (NGAAF) aims to provide double loan disbursement to women, upscaling of training in entrepreneurship skills (from 956,493 trained during the second MTP to 1,632,806 by the end of the third MTP), the enhancement of women’s access to financial facilities and increasing logistical and financial investment in women-owned enterprises.¹⁸⁸

The Uwezo Fund has a focus on women, youth and persons with disabilities. The fund is considered a flagship for Vision 2030 and an avenue for incubating enterprises, catalysing innovation, promoting industry, creating employment and growing the

economy.¹⁸⁹ The government of Kenya has recently pledged to scale-up the Uwezo Fund by increasing the total amount of support for the fund by USD21.5 million. This will better enable it to reach 500,000 additional beneficiaries and to support marginalised groups, through providing resources for credit and access to affirmative action programmes.¹⁹⁰ Since its inception, the fund has supported over one million beneficiaries with affordable and accessible credit, training, market linkages and networking opportunities including 69% women.¹⁹¹

However, these WEE initiatives often operate in silos, as add-ons to mainstream economic development programmes.

There is also little coordination from critical financial and economic development planning and implementation centres such as the National Treasury or the State Department for Planning.¹⁹² Furthermore, while Affirmation Action Funds (AAFs) are a great starting point to enhance women’s economic empowerment, they often face significant challenges and risks. These include the low loan amounts available for beneficiaries relative to the mandates, limited human resource capacity available for the administration of AAFs, politicisation of AAFs that often negatively affects repayment and low beneficiary repayment rates.¹⁹³

¹⁸⁷World Bank (2022c) ¹⁸⁸Government of Kenya: National Treasury and Planning (2018) ¹⁸⁹The Uwezo Fund (2020)

¹⁹⁰The Uwezo Fund (2020) ¹⁹¹The Uwezo Fund (2020) ¹⁹²IDRC (2020) ¹⁹³Government of Kenya: National Treasury and Planning (2018)

Snapshot: The Women Enterprise Fund

The Women Enterprise Fund (WEF) was launched in 2009, as part of the government's commitment to gender equality. Its mission is to “mobilise resources for sustainable access to affordable financial and business support services, in order to economically empower Kenyan women.” It further aims to “reduce gender inequality in entrepreneurship, by creating opportunities and developing capacity and infrastructure to support women.” The Fund disburses microcredit to marginalised women, who would normally have little (or no) access to credit, education, training, and social capital; taking into account favourable loan repayment terms and demand.

WEF has simplified its application process by approving loans at the local community level. Loan repayment is done via easily accessible, mobile-money, transfer options. WEF has significantly expanded women's access to financial resources and economic opportunities. As of April 2017, the Fund had reached nearly 650,000 female entrepreneurs; loan repayment stands at 92%.¹⁹⁴ In working in partnership with local organisations, women have been trained on skills such as record keeping, financial literacy and how to diversify their businesses. The Fund proposes to increase product offerings, financial training and delivery channels to improve access to services and promote women-owned savings and credit cooperatives societies; these are a form of security that allows women to secure loans through their collectives and cooperatives, rather than using the previously prevailing, asset-based models, most offered by banks and other financial institutions.

In 2013, the Access to Government Procurement Opportunity (AGPO) programme was established based on the Constitution of Kenya, 2010 (Article 227 - fair, equitable, transparent, and cost-effective public procurement of goods and services, and Article 55 - affirmative action) and the Public Procurement and Asset Disposal Act, 2015. AGPO aims to support enterprises

owned by women, youth and persons with disabilities to participate in government opportunities, with 30% of government procurement set aside specifically for these groups.¹⁹⁵

¹⁹⁴SNV (2020) ¹⁹⁵Republic of Kenya - The National Treasury & Economic Planning (n.d.); Public Procurement Regulatory Authority (PPRA) (n.d.)

Workplace-related policy barriers

Current priority areas at both national and county government levels include: improved livelihoods; the promotion and protection of human rights; participation in decision-making and governance; recognition of gender; and the promotion of women’s empowerment in macroeconomic management, among others. Special focus is given to the empowerment of women “who are currently the marginalised gender.”¹⁹⁶ Equality for men and women in political, social, economic and cultural development spheres is a key indicator for measuring both the implementation and effectiveness of this policy agenda. Currently, Kenyan law prohibits gender discrimination in hiring, firing, pay and promotion; ensures women do not need their husband’s or legal guardian’s permission to work, or to register to operate a business; and mandates fully-paid (13 weeks) maternity leave. However, in practice, women continue to experience workplace discrimination and occupational segregation, especially exclusion from more remunerative wage employment.¹⁹⁷

Despite the above policies, the government of Kenya does not yet have specific policies dedicated to the recognition of care work; however, sections of different policy frameworks

discussed above do refer or apply to care work. For example, Kenya’s Health Act (2017) requires all employers to support working women to breastfeed at work; they are to provide lactation stations and paid nursing break intervals, in addition to regular breaks for meals. Likewise, the Constitution - specifically Article 27, sections (3) and (4) (on upholding the rights of all citizens) - recognises gender equality and prohibits discrimination based on gender. The National Policy on Gender and Development (2019) adopts the constitutional principles in its analysis of “women’s work”, noting that women work longer hours compared to men, yet they earn less (the majority of these hours are taken by unremunerated work), despite the contribution to mainstream economic activities.¹⁹⁸ The policy identifies the key challenge of, “balancing the social and economic roles which hinder women’s effective participation in entrepreneurship.”¹⁹⁹ Likewise, under Labour and Economy (section 4.d), referring to the protection of unpaid care and domestic workers, household members are to “ensure shared responsibility within the house and invest in social services, infrastructure provisions, and social protection policies to reduce the burden placed on women.”²⁰⁰

¹⁹⁶Republic of Kenya (2019) ¹⁹⁷UN Women (2016) ¹⁹⁸Republic of Kenya (2019) ¹⁹⁹Republic of Kenya (2019) ²⁰⁰Republic of Kenya (2019)

In terms of domestic and care work, Kenya has not yet ratified ILO's Convention on Domestic Workers (C189), which would set minimum standards for paid domestic work.²⁰¹ Furthermore, Kenya has no national childcare system, meaning there are no legal obligations or government incentives to support the provision of childcare.²⁰² There is also no official recognition of unpaid care, impacting the overall implementation of infrastructure, economic laws and policies, which could reduce the burden of unpaid care work that falls disproportionately on women.

Barriers to loans and capital

WEE policies do not address the structural, gender-based inequalities women must navigate to become economically empowered. A notable shortcoming of the WEF initiative is that it provides limited loan amounts, sufficient for subsistence and maintaining the status quo; therefore, beneficiaries are never able to transcend their current income levels.²⁰³ For example, women often have to use their microcredit loans for purposes other than starting or expanding their existing businesses. This is because the amounts awarded are too small to invest in their intended ventures, which often require much higher capital.²⁰⁴ The result is that these small-value loans, despite the positive intention behind them, most often keep women in unproductive, traditionally gender-segregated businesses. Furthermore, these

initiatives only address marginal aspects of women's access to financial services and do not work to address the overarching structural and normative barriers.

While WEE policies use women's collectives and solidarity groups as a cost-effective mechanism to target women and expand the reach of development efforts, there is no specific policy or direct emphasis on strengthening women's agency within these collectives. Generally, government-led WEE initiatives use women's collectives to mobilise and access women, but largely ignore women's agency. This is due to an underlying assumption that more income-generation/profit for women will automatically diminish any gender-role segregation or political underrepresentation.²⁰⁵ Therefore, strengthening policies related specifically to women's agency are still necessary to encourage not only women's socioeconomic autonomy but also their social solidarity, collective advocacy and the overarching protection of their rights as women.

Capacity and coordination gaps

Implementation of WEE-related policies and programmes is hindered by a shortage of qualified personnel in gender-based analysis. Key government mechanisms and agencies, charged with the responsibility for overseeing gender-related initiatives, tend to model bureaucratic and political

²⁰¹International Labour Organization (n.d.) ²⁰²UN Women (2016) ²⁰³Ijaza, A. K., Mwangi, S. W., & Ng'etich, K. A. (2014)

²⁰⁴Ijaza, A. K., Mwangi, S. W., & Ng'etich, K. A. (2014) ²⁰⁵IDRC (2020b)

structures rather than adapt their approaches to a business model.²⁰⁶ Similarly, national employment data (for example the Quarterly Labour Force Updates) are often not disaggregated by sex, rendering gender-based inequalities in unemployment invisible. Likewise, government structures have partnered with commercial banks to disburse loans, which is ill-suited to the circumstances of the target groups' capacities and needs. Finally, the funds created are disbursed through existing government administration structures, which lack the capacity to deliver, especially to the most marginalised groups.²⁰⁷

This lack of coordination between sectors and levels of government has led to very few policies trickling down to the community level. Although the national government should be the chief driving force behind these initiatives, as it stands, county governments currently implement the bulk of WEE-focused initiatives.²⁰⁸ This is due to the fact that gender issues tend to fall under the umbrella of social development, social justice and service delivery, particularly at the lowest levels.²⁰⁹ Currently, all county governments have a ministry, department, or unit in charge of gender with funds allocated specifically for “women initiatives”.²¹⁰ However, despite this allocation of funding, money is too-often disbursed in an ad hoc manner, making it inefficient and unsustainable for women’s economic empowerment.²¹¹

4.2 Normative factors

Persistent gender inequalities impede Kenya’s economic growth, social development and efforts to alleviate poverty. In Kenya, as in many other SSA countries, women are considered as the second sex, while a patriarchal social structure governs a set of gender norms that prescribe acceptable behaviour for women in the household, the workplace and the community.²¹² Gender norms are a major determinant of who does what, which includes who has access to, and control over, resources. For example, in some rural areas, women are permitted to sell charcoal; however, they must then take the earned money to their spouses to decide on its utilisation in accordance with their culture. In other areas, men will accompany their wives to the bank as they withdraw loans, taking some of the funds for their own use.²¹³ In general, norms are stricter in rural areas, where customary juridical systems run by male elders tend to value and uphold these traditions more strongly.

4.2.1 Unpaid care work

While there are no nationally representative data sets on time use, available studies show that women perform a disproportionate share of unpaid care work. The average woman works 11.1 hours per day on domestic care and labour, compared to the male average

²⁰⁶IDRC (2020b) ²⁰⁷IDRC (2020b) ²⁰⁸IDRC (2020b) ²⁰⁹IDRC (2020b) ²¹⁰Republic of Kenya (2019) ²¹¹IDRC (2020b) ²¹²USAID (2020a)
²¹³Maina, L.W., Kimani, E., Azevedo, A., Ndinda, L.& Parkes, A. (2019)

of 2.9 hours per day.²¹⁴ This has been further compounded by the COVID-19 pandemic, wherein women found themselves responsible not only for the care of children, but also their educational instruction during school lockdowns.²¹⁵ Given that Kenya does not have a coherent policy framework to support unpaid care work, such as the creation of supportive work environments, incentive schemes, regulatory requirements and/or appropriate financial support for care, women continue to experience significant barriers to their economic empowerment.²¹⁶ This is most often seen through a necessity for women to choose jobs that are closer to their homes, rather than sectors which fit their skillset, desires or salary needs.²¹⁷

The responsibility for unpaid care work in Kenya contributes to women's time poverty, and results in significant opportunity costs (particularly among the poorest and most marginalised women and girls) including a lack of opportunity to engage in paid work, community activities, political participation, education and self-care.²¹⁸

Women in rural areas face the greatest time constraints, mainly due to the amount of time spent collecting water and fuel for preparing food as they often walk long distances to reach the nearest water and fuel sources. In regions where piped water to homes is not commonplace, women and girls are more likely to be responsible for fetching water for

domestic use. This is a laborious and time-consuming task, and women and girls must queue for long hours due to water shortages; often due to a lack of connectivity to bodies of water, as well as interruptions of supply by cartels, who sell water at exorbitant prices.²¹⁹

4.2.2 Employment segregation

While there is wide policy support in Kenya for women to undertake paid work, there is also the expectation that women undertake domestic chores and care work.

Cultural norms dictate the narrative that women do not have the socio-emotional skills for, and therefore do not belong in, “white-collar, wage earning, jobs.”²²⁰ A recent survey conducted by Afrobarometer found that overall, employers stated their preference for hiring males was due to the assumption that men would: show up for work more regularly; be more conscientious; have better problem-solving skills; demonstrate grit and persistence; and have better technical skills.²²¹ Women, on the other hand, were perceived to be better at teamwork and “soft skills”.²²²

In agriculture, men tend to dominate in heavy labour including ploughing (55%) and harvesting, as well as tasks related to marketing (53%).²²³ However, female farmers dominate in all other processes, including hoeing, planting, weeding, bird scaring and dealing with animal pests.²²⁴ These gender roles are more rigid in rural communities.

²¹⁴Maina, L.W., Kimani, E., Azevedo, A., Ndinda, L. & Parkes, A. (2019) ²¹⁵Kenya National Bureau of Statistics (2020a) ²¹⁶USAID (2021)

²¹⁷UN Women (2018) ²¹⁸Maina, L.W., Kimani, E., Azevedo, A., Ndinda, L. & Parkes, A. (2019) ²¹⁹Maina, L.W., Kimani, E., Azevedo, A., Ndinda, L. & Parkes, A. (2019) ²²⁰Calder, R., Boost, E., Busiello, F., & Fox, L. (2021) ²²¹Calder, R., Boost, E., Busiello, F., & Fox, L. (2021)

²²²Puerta, M. L. S., Johansson de Silva, S., & Rizvi, A. (2018) ²²³Puerta, M. L. S., Johansson de Silva, S., & Rizvi, A. (2018)

²²⁴Puerta, M. L. S., Johansson de Silva, S., & Rizvi, A. (2018)

Though women farmers manage both subsistence crops and cash crops for the market, there are certain types of crops and agricultural activities which are deemed the responsibility of women.

Women's crops and activities are typically lower value and produced close to the home including vegetables and poultry. These economic activities are most often pursued out of dire necessity, as there is a lack of alternatives available to women, especially if they must also fulfil care-taking duties.²²⁵

4.2.3 Voice, representation and leadership in decision-making

Women have been historically underrepresented in formal decision-making, specifically via elected government positions. While the 2010 constitution established a gender quota for political representation, stating that elective public bodies cannot have more than two thirds of the same gender represented, in practice no concrete change has been enforced.²²⁶ At the county level, women made up only 5% of governors and 15% of deputy governors at the 2017 election.²²⁷ This barely reached the constitutionally mandated one third threshold in county assemblies. In the 2022 elections, eight women were elected as deputy governors, three to the Senate, 115 as County Assembly members and 29 female members of parliament.²²⁸

“In North-Eastern province women are often left out of decision-making processes. There are also challenges in coastal areas due to cultural barriers. For example, in the coastal province, where we had the mangroves project, men chased us because they did not want the project there because women were becoming more financially independent. There's been a few divorces because of that. But in the central province, more women participate in business and own land.”

Source: Pathways Study Interview, Staff of Government Body

Kenya Women Parliamentary Association (KEWOPA) is an association of women parliamentarians (both elected and nominated) across both the Senate and the National Assembly. KEWOPA aims to strengthen its capacity (as a group) and that of individual members to effectively develop gender-responsive legislation and advocate for gender-inclusive development especially at constituency/grassroot level. KEWOPA's strategic plan (2019-2023) has five goals/key result areas: (i) Strengthening capacities of KEWOPA members and the secretariat for effective delivery of its core functions; (ii) Shaping and influencing legislative agenda, retention and augmentation of women in

²²⁵Federation of Kenya Employers and International Labour Organization (2021) ²²⁶Dickson, O. (2020) ²²⁷USAID (2020b)

²²⁸UNFPA (2022)

parliament; (iii) Human capital development; (iv) Brand visibility; and (v) Effective resource mobilisation for sustainability.²²⁹

With the human capital development goal, KEWOPA aims to establish a research arm/ knowledge management centre focused on commissioning gender impact assessments, collaborating with research think tanks and development of knowledge sharing means and e-learning. This research-focused goal could be crucial for advocating for implementing various evidence-based policies and programmes, for example, through creating evidence of the limiting impact of patriarchal norms on women's access to and utilisation of economic opportunities, evidence on gender discrimination in the workplace, etc.

Women are almost invisible in community levels of governance. While more recent data is unavailable, in 2016 there were no female Kadhis,²³⁰ and women represented only 5.3% of local chiefs and 8.6% of assistant chiefs.²³¹ This has significant implications for the rights of rural women in particular.

Kenyan women who do participate in the political process, even as voters or election workers - let alone as candidates or elected officials - face a wide range of challenges and barriers. For example, there is often absent or insufficient equity in campaign financing, as well as a lack

of protection for women in critical party documents and regulations that govern the conduct of party primaries and related party activities.²³² Furthermore, once elected, female officials face difficulties in attracting, recruiting, supporting and promoting other female members in political party leadership. One key challenge is gender-based violence experienced by female politicians during their campaigns and years of service, for which there are no formal governmental dispute mechanisms.²³³ The greatest gains so far have been seen in the judiciary, where the proportion of women magistrates grew from 37% to 78% between 2010 and 2017.²³⁴

“Barriers that face women are the same across the country, especially in Western region and Tana River (county).

In Tana River (county), women face barriers from their culture as well as their religion. When they attend meetings, they don't contribute. They leave men to engage in the discussions. But they talk in meetings where only women are in attendance.”

Source: Pathways Study Interview, Representative of INGO

²²⁹KEWOPA (n.d.) ²³⁰Kadhis are local leaders who decide how Islamic law is interpreted and applied among Muslim societies

²³¹Government of Kenya, Ministry of Devolution and Planning (2017) ²³²Dickson, O. (2020) ²³³Dickson, O. (2020) ²³⁴Gayoye, M. (2021)

“Women in most regions are affected by these barriers, but those from North-Eastern province are affected more. These areas are marginalised to begin with - cut off from the rest of the country and people tend to be less educated. So, the women there are more disadvantaged as they are unlikely to be very educated or even have any power to make decisions because of the conservative culture.”

Source: Pathways Study Interview, Staff of Government Body

Many women in Kenya have limited influence in household decision-making.

Social norms around family structure often mean that men dominate decision-making in most areas linked to their traditional role as breadwinners.²³⁵ For example, in smallholder households, women’s decision-making power is restricted to small household expenditures, whereas men tend to dominate most of the agricultural decision-making, despite women undertaking a significant proportion of the labour.²³⁶ Adolescent girls often have the least decision-making power within households due to their gender and age, and are often subject to child marriage and other harmful practices as a result.²³⁷ These constraints on women’s decision-making are more pronounced in certain regions of Kenya than others.

Women are also underrepresented in formal groups or organisations, outside of the home.²³⁸ This is evident in the fact that women occupy only 0.9% managerial or leadership positions, and are often excluded from major decision-making processes, either within the household or community.²³⁹

4.2.4 Women’s freedom of mobility

Gender norms influence women’s and men’s freedom of mobility, due to norms that shape expectations of a “good spouse” and the subsequent household responsibilities. In Kenya, “good husbands” are described as breadwinners and heads of household, with the expectation that they should travel outside of the home daily in order to secure income and food. This means they should leave early in the morning, work throughout the day, and return home in the early evening.²⁴⁰ “Good wives” are described as the homemakers, responsible for taking care of the household, chores and children. Therefore, women’s movement out of their residential compounds is restricted to attendance at the local market and farms. Market activities are reported to be decidedly “women’s work”, whether it be selling farm produce, shopping or working as a market vendor.²⁴¹

²³⁵USAID (2020a) ²³⁶Osanya, J., Adam, R. I., Otieno, D. J., Jaleta, M., & Nyikal, R. (2019) ²³⁷USAID (2020a) ²³⁸USAID (2022)

²³⁹World Economic Forum (2017) ²⁴⁰Bergman Lodin, J., Tegbaru, A., Bullock, R., Degrande, A., Nkengla, L. W., & Gaya, H. I. (2019)

²⁴¹Bergman Lodin, J., Tegbaru, A., Bullock, R., Degrande, A., Nkengla, L. W., & Gaya, H. I. (2019)

Married women’s movements are associated with their responsibilities to support their husbands in producing food and earning income for the household.²⁴²

Social norms dictate that a married woman should not earn more than her husband, as this would undermine the man’s authority and position as the head of the household. As such, a woman must maintain a humble, submissive position and not boast about her economic success in the household, or in the community. When women transgress these norms, they face stigma and even violence from partners and community members.²⁴³

4.2.5 Violence against women and girls

High prevalence of violence against women and girls presents significant barriers for women’s wellbeing and economic opportunities. While more recent national prevalence data is limited, the 2014 DHS found that almost half of Kenyan women have experienced some form of violence, while one in five have experienced physical or sexual violence in the previous year.²⁴⁴ Furthermore, women experience multiple forms of economic violence including property and land disinheritance, withholding earnings and threats of withdrawing financial support.²⁴⁵ Women who experience emotional abuse are less likely to report economic autonomy within the household.²⁴⁶

“There needs to be an all-round understanding of why women should be empowered. This means that we should include men in this training so that there is no conflict. Some men will not allow their wives to attend training because they don’t see how this will benefit the family.”

Source: Pathways Study Interview, Staff of Government Body

In Kenya, norms around men’s superiority continue to perpetuate the acceptance of gender-based violence and the limiting of women’s rights. For example: a man has a right to “assert power over a woman” and is considered socially superior; a man has a right to physically discipline a woman for “incorrect” behaviour; a man can exert physical violence to resolve conflict in a relationship; and a man is guaranteed sex with his wife. Given that these social expectations are woven into society, physical and sexual force are also accepted as “legitimate” ways to exert this control.²⁴⁷

Women are not only at risk of violence at home, but also during and on the way to work. Demands for sexual favours are common at many stages of employment - the hiring process, to guarantee their position/ extend a contract, for a promotion, etc. For

²⁴²Bergman Lodin, J., Tegbaru, A., Bullock, R., Degrande, A., Nkengla, L. W., & Gaya, H. I. (2019) ²⁴³Bergman Lodin, J., Tegbaru, A., Bullock, R., Degrande, A., Nkengla, L. W., & Gaya, H. I. (2019) ²⁴⁴KDHS (2015) ²⁴⁵World Bank (2019b) ²⁴⁶Kagotho, N., & Vaughn, M. G. (2018) ²⁴⁷Alexander-Scott, M., Bell, E., & Holden, J. (2016)

women operating their own business, gaining access to markets and/or other locations to widen their customer base may only be offered in exchange for sexual favours to said new customers.²⁴⁸ When women do work outside the home, they face significant obstacles in hiring processes for paid employment; when/if they do get hired (or start a business), they are subject to sexual harassment and sometimes violence.

Gender-based violence and harassment (GBVH) in the workplace, although under-researched, serves to hold back women from achieving their potential. Though Kenya has created policies to support regional commitments to reduce sexual harassment, the policies are rarely implemented in meaningful ways at the employment level.²⁴⁹ As such, sexual harassment and gender-based violence continue to be prevalent in the workplace. Particularly at risk are identified vulnerable groups, such as migrant workers, sex workers and domestic workers.²⁵⁰

4.3 Individual factors

Individual-level factors, including human, social and economic capital, influence women's economic opportunities and outcomes, as well as their exposure and resilience to economic and environmental shocks.

4.3.1 Human capital

Kenya has made significant progress in enabling girls' access to education since the early 2000s and has achieved gender parity in primary enrolment. Girls' net enrolment rates in primary school stood at 81.7% in 2021 compared to 78.3% of boys. However, girls are less likely to transition to secondary level, where girls' net enrolment rate is 47.3% compared to 52.7% for boys.²⁵¹ These gender inequalities in education continue into tertiary education where just 9.7% of girls are enrolled compared to 13.2% of boys.²⁵² While girls are now less likely to repeat school years than boys, older girls are more likely to drop out of school than boys, due to gender-related factors including pregnancy, early marriage and poverty.²⁵³ Expectations associated with women's ability to excel in education are reinforced by patriarchal social norms, where women are primarily responsible for domestic work and caregiving.²⁵⁴

Women's and girls' participation in science, technology, engineering and mathematics (STEM) sectors remains low. In 2017, there were 21,400 professional women in science and technical fields, compared to 52,400 men.²⁵⁵ Despite affirmative action policies, rates of female participation in STEM subjects at public universities in Kenya were estimated to

²⁴⁸World Bank (2012) ²⁴⁹Capital News (2021) ²⁵⁰Capital News (2021) ²⁵¹World Economic Forum (2021) ²⁵²World Economic Forum (2022) ²⁵³World Bank Databank (2022) ²⁵⁴World Bank Databank (2022) ²⁵⁵Rajput, R. (2019)

be less than 30% in 2018.²⁵⁶ Likewise, the 2019/2020 placement results by the Kenya Universities and Colleges Central Placement Service (KUCCPS) show that of the 57,687 students who enrolled for STEM courses, 63% were male and 37% female.²⁵⁷

Limited technical or business training opportunities mean many women remain concentrated in informal SMEs, or lower levels of the value chain.²⁵⁸ Specific examples include: limited knowledge on modern farming techniques; limited digital literacy; and limited entrepreneurship skills (e.g. bookkeeping or marketing).²⁵⁹ Women may also lack the opportunity to acquire the technical skills to scale up their production or processing, thereby limiting their earning potential. Generally, a lack of specialised training for farmers and agriculture sector workers remains a concern, especially for women.

4.3.2 Social capital

In Kenya, women's access to social capital is constrained by traditional social norms, which confine women to the domestic sphere. As such, women have strong connections to horizontal social capital - connections and relations between those in similar socioeconomic situations through community (neighbours, extended family, friends, etc.), but have less access to vertical social capital - with people of different

socioeconomic standing.²⁶⁰ Thus, women entrepreneurs in Kenya are often limited by their disproportionate reliance on horizontal social networks.

Cooperatives and village savings and loan associations (VSLAs) present one of the best opportunities for women to build social and economic capital and overall empowerment. Kenya has around 15,000 registered cooperatives with 12 million members. However, women's participation in cooperatives remains limited. Women's access to cooperatives/collective action is linked to intra-household dynamics, gender norms, cooperative policies and access to land.²⁶¹ While there is some variation - for example, women with more human and economic capital (education and wealth) tend to participate more - they are still less likely to occupy decision-making positions in cooperatives.²⁶² In the legislative sphere, some improvements have been made; the current Cooperative Act of Kenya makes reference to the principle of open and voluntary membership, by laying out membership conditions and access to leadership positions in gender-neutral terms.²⁶³ However, the rest of the act refers to members and persons in managerial functions in the masculine only. Furthermore, individual cooperative by-laws often specify conditions pertaining to their societies in such a way that conditions block

²⁵⁶Mbirianjau, L. W. (2018) ²⁵⁷Obiria, M. (2019) ²⁵⁸Federation of Kenya Employers and International Labour Organization (2021)

²⁵⁹Federation of Kenya Employers and International Labour Organization (2021) ²⁶⁰Machio, P. M., Kariuki, P. C., Ng'ang'a, A., & Njoroge, M. M. (2020) ²⁶¹Lodiaga, M. (2020) ²⁶²Lodiaga, M. (2020) ²⁶³Lodiaga, M. (2020)

a woman's ability to join. For example, if only one member per household is allowed, and if a land-ownership requirement is attached to membership, patronage requirements cannot be satisfied by women, due to a lack of control over land/assets.²⁶⁴

Benefits of VSLAs

“I have witnessed a number of success stories. For example, a lady said that she was old and could not carry water from the river. She took a loan and bought a donkey, which she used to carry water from the river. She was also able to carry water for some of her neighbours and make extra money from that. To some people this might be small, but this was beneficial to this woman.”

Source: NGO Representative,
Pathways Study Interview

Informal service providers, such as rotating savings and credit associations (ROSCAs), accumulating savings and credit associations (ASCAs), village savings and loan associations (VSLAs) and other community-based savings solutions, are a core part of women's financial portfolio in Kenya. Approximately 7.6 million Kenyans use informal savings groups, which is more than those using insurance (7 million) or pensions (3 million). This is a

financial tool used by the Kenyan population, chiefly Kenyan women; 37.4% of Kenyan women use informal groups, compared to 22.5% of Kenyan men.²⁶⁵

In general, while informal women's groups for savings and credit are popular, registered women's cooperatives are more limited.²⁶⁶ There is also a gender difference in the nature of women's and mixed-gender cooperatives, with women's cooperatives usually being smaller in terms of capital, membership and volume of business. Furthermore, they are often concentrated in women-dominated (and in some cases, low-value) sectors and are generally less connected to cooperative unions, federations and other support structures.²⁶⁷ It should be noted that while there is no legal obstacle to the formation of cooperatives composed of women only, in Kenya, cooperatives are discouraged from calling themselves a “women's cooperative” as this would be seen as contrary to the principle of open membership.²⁶⁸

A number of initiatives are amplifying the voices of women and creating virtual safe spaces for women to build social capital. For example, the Alliance for a Green Revolution in Africa (AGRA) “#Value4Her Platform” supports women in agribusiness through the provision of online and offline support to improve market access,

²⁶⁴Lodiaga, M. (2020) ²⁶⁵Central Bank of Kenya (CBK), KNBS & FSD Kenya (2019) ²⁶⁶Lodiaga, M. (2020) ²⁶⁷Lodiaga, M. (2020)
²⁶⁸Lodiaga, M. (2020)

knowledge, skills and networks, and global advocacy aimed at addressing some of the key barriers for women's empowerment in agriculture.²⁶⁹

4.3.3 Economic capital

The majority of women do not have access to traditional banks, given the large number of conditions and limited access to collateral.²⁷⁰ Given that women are typically not considered the main breadwinners, their subordinate status in the community has left them with limited-to-no collateral (land title, vehicle title, co-guarantors, etc.) to meet the conditions set out by banks.²⁷¹ As such, they resort to taking smaller loans from social networks, associations and unregulated microfinance institutions. Therefore, women are key borrowers from microfinance institutions (MFIs). MFIs require less collateral and conditions for loans, as well as encourage women to organise into collectives, as they can provide solidarity documents as collateral to obtain funding.²⁷²

Kenyan women-owned micro, small, and medium-sized enterprises (MSMEs) face an estimated USD2.7 billion credit gap.²⁷³ However, this number is likely to be underestimated as it does not account for MSMEs in the “missing middle”. The “missing middle” refers to those who are meeting their financing needs through sub-optimal sources, such as family and friends,

or through over-priced microfinance loans that are too small for growth-orientated investment, given the lack of financial products targeting this market segment.²⁷⁴ These significant financial barriers weaken motivation and the ability to develop businesses, while also limiting access to finance in general, effectively reducing the capacity to create jobs.

Barriers to economic capital

“Most women are confused on how to navigate space around licensing, they are also knocking heads with county officials around licensing because they do not know how to get their businesses licensed. Capital is also a barrier. It is easier for them to get mobile money, but they always have problems repaying that money because the interest rates are high.”

Source: Researcher, Pathways Study Interview

The majority of women-owned SMEs are start-ups; however, most financial institutions do not finance start-ups.²⁷⁵

Minimal access to credit sources constrains women's ability to invest in, start, or expand their businesses. This is further complicated by women being unable to obtain resources that lay out the necessary requirements

²⁶⁹Pathways Study Interviewee, Researcher ²⁷⁰Al Jazeera (2020) ²⁷¹Al Jazeera (2020) ²⁷²Al Jazeera (2020) ²⁷³Kigen, E. (2022)
²⁷⁴Kigen, E. (2022) ²⁷⁵Plan International and Intellectap (2022)

for business creation, such as eligibility documents and available financial products, thus leading to minimal capacity to comply with said requirements.²⁷⁶ Without flexible and affordable working capital, long-term debt for women-led SMEs in Kenya is rampant, which is caused by market failures and systemic issues.²⁷⁷ It is therefore unsurprising that, although women-owned SMEs make up just 34% of SMEs in the country, they make up the majority (54.9%) of failed businesses.²⁷⁸

While the agriculture sector employs approximately 75% of Kenya’s women (compared to 51% of Kenyan men), only half of these women are farm owners.²⁷⁹

This lower level of ownership limits the ability of these women to join farmer-based organisations such as cooperatives. Women often lack collateral that can help facilitate access to more affordable and higher-quality inputs, as well as to markets.

From purchasing bigger plots of land, to extending agriculture tools and equipment, many women need additional access to capital to succeed in their ventures. However, raising start-up capital is one of the biggest challenges for women entrepreneurs as banks often require collateral and guarantees that the majority of women do not possess. Women in Kenya hold just 10% of the registered title deeds in the

country, with land deeds being the preferred method of collateral for traditional banks.²⁸⁰

“There is gender inequality in land ownership, the number of men who own land is three times that of women. In Kenya, most women do not own land, and when they do, the parcels of land are small and of lower quality. Most banks ask for land title deeds as collateral for loans and most women don’t have them because only men own the land. This has greatly disadvantaged women because they can’t buy inputs or engage in large-scale production.”

Source: Pathways Study Interview, Staff of Government Body

Customary laws in Kenya often restrict women’s access to, and control over, assets that can be accepted as collateral (such as land). This is a result of biased land inheritance rights, which often favour male relatives, leaving both widows and daughters at a disadvantage. According to a 2019 report by the Kenya Land Alliance, only 10% of title deeds issued by the government of Kenya from 2013 to 2017 were issued to women, compared to 87% to men. In terms of overall hectares of land, this represents women owning less than 2% of all land, with 98% of land remaining under the ownership

²⁷⁶Plan International and Intelcap (2022) ²⁷⁷Plan International and Intelcap (2022) ²⁷⁸Ministry of Agriculture, Livestock, Fisheries and Irrigation (2019) ²⁷⁹Ministry of Agriculture, Livestock, Fisheries and Irrigation (2019) ²⁸⁰Kigen, E. (2022)

of men.²⁸¹ The Land Registration Act (2012) however recognises spousal rights over matrimonial property and specifies that land obtained for co-ownership and use of both spouses shall be jointly owned except otherwise stated.²⁸²

Barriers to women's land ownership

include patriarchal norms that dictate land should be controlled and owned by men, unequal inheritance rights and discriminatory customary and formal laws, limited awareness of existing protective legislation, and restricted opportunities to secure legal documentation to prove land ownership.²⁸³

The gendered digital divide further excludes women from entrepreneurship opportunities. Women in Kenya are 39% less likely than men to have access to mobile internet and are also 23% less likely to own a smartphone.²⁸⁴ These barriers are further exacerbated by the low affordability of smartphones, the limited content relevance of smartphones to the daily lives of women (e.g. educational content for their children, access to health information), and the constrained digital skills required to effectively use smartphones.²⁸⁵

To bridge the gap of financial exclusion, a number of initiatives are linking women farmers with financial services and information. For example, in 2019, the Agricultural Finance Corporation (AFC), in partnership with UN Women Kenya, trained over 200 farmers in Kericho County. The training aimed at linking more women to financial services through AFC's Women Affirmative Access Window (WAAW), an innovative programme to reach out to women through training and information sharing to bridge the gap of financial exclusion.^{286,287}

²⁸¹Kenya Land Alliance (2019) ²⁸²National Council for Law Reporting (n.d.) ²⁸³World Bank (2019b) ²⁸⁴GSMA (2019) ²⁸⁵Muhura, A. (2019)
²⁸⁶Interview with Pathways Study Interviewee, Staff of Government Body ²⁸⁷Agricultural Finance Corporation (AFC) (2019)

Case study: Women Affirmative Access Window (WAAW) by Agricultural Finance Corporation (AFC)

The Kenyan government has established various initiatives to foster financial inclusivity of key groups, including women and youth. These initiatives include the Women Enterprise Fund (WEF), Youth Enterprise Development Fund (YEDF) and Uwezo Fund. While these initiatives recognise the important role of women in agriculture, none directly addresses the needs of women engaged in agriculture.

So, the Agricultural Finance Corporation (AFC) established the Women Affirmative Access Window (WAAW) to provide financial support for women across the full agricultural value chain, including production, post-harvest handling, processing, value addition and access to markets (local and foreign). WAAW aims increase loans held by women to KES1 billion (USD10,000,000) within two years.²⁸⁸

Accompanying initiatives to WAAW include Microfinance Ride-on Access Window (MRAW) and Cooperative Ride-on Access Window (CRAW).

These initiatives were designed to address the barriers that women have in accessing financial support and credit including lack of collateral, constraints accessing extension services, limited financial literacy, lack of market linkages, etc. AFC is also engaged in capacity-building programmes to inform women about these initiatives and increase their uptake.²⁸⁹

²⁸⁸Kenya Institute for Public Policy Research and Analysis KIPPRA (2019) ²⁸⁹Kenya News Agency (2021a)



5. Sector analysis briefs

The following briefs provide an overview of three key sectors in Kenya: maize; livestock; and transport. This further incorporates an overview of the gendered composition of jobs, the value chain, and an analysis of barriers and enablers to women's economic empowerment within each sector. Finally, key opportunities and entry points are highlighted, alongside sector-specific recommendations for both public and private stakeholders to improve women's economic status within these sectors.

Stakeholder type	Region						National*
	North Eastern	Eastern	Central	Nyanza	Western	Coast	
Associations, collectives, organisations, representative bodies	-	-	-	-	-	-	18
Government agencies/ departments	-	-	-	1	1	-	26
Private companies	-	1	1	-	-	1	13
NGOs	1	-	-	-	1	-	20
TOTAL	1	1	1	1	2	1	77

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

From the stakeholder mapping exercise for agriculture (maize and livestock especially), 84 stakeholders were identified across the various regions of Kenya. A summary table of stakeholder types across the regions is shown here, and the detailed information about stakeholders' activities (including women-focused provisions) can be accessed [here](#) on the Pathways Study website.

5.1 The maize sector

Sector overview



Maize is the most cultivated crop in Kenya, grown in 90% of all Kenyan farms.²⁹⁰ The majority of maize production is conducted by small-scale farmers (75%).²⁹¹ While more than 3.4 million smallholder farmers plant maize, the majority of households grow maize primarily for household consumption

and less than one quarter of them sell maize commercially.²⁹² Maize is adaptable to a wide range of climate conditions, making it the most extensively grown crop across the different landscapes of Kenya. The main growing areas are Trans Nzoia, Nakuru, Bungoma and Uasin Gishu counties. In Nyanza, as well as other parts of the Rift Valley and Western Province, maize is grown alongside other subsistence crops such as beans, potatoes and bananas. Current estimates show that the total land area currently under maize production amounts to approximately 1.5 million hectares, with an average annual production of three million tonnes. As such, yields are measured at two tonnes per hectare, with yields in highland maize varieties ranging from 4-8 tonnes per hectare.²⁹³

²⁹⁰Food Corps Directorate (n.d.) ²⁹¹Tarus, C. B. K. (2019) ²⁹²USAID (2015) ²⁹³Kenya Agriculture and Livestock Research Organization (2022)

Maize production has struggled to keep pace with population increases. Crop diseases, pests (insects, locusts and rats), frequent drought and low soil fertility affect maize yields, causing significant revenue losses for smallholder farmers.²⁹⁴ Given these issues, Kenya's maize production generates less than 50% of the crop's genetic potential, indicating that the country could entirely meet national demand, if the issues affecting yield could be resolved.²⁹⁵

Additional challenges facing maize production in Kenya include high production costs, fluctuating prices, prolonged droughts, flooding of the local market with cheap imported maize, and inefficient maize handling and storage.²⁹⁶

In 2017, Kenya produced 37 million bags of maize, of which 12% is estimated to have been lost due to these additional challenges.²⁹⁷

Marketing systems have contributed to economic stagnation and worsening levels of poverty in Kenya.²⁹⁸ Maize marketing is a complex system consisting of thousands of small assemblers, brokers, medium-scale wholesalers, large wholesalers, transporters and retailers. Farmers primarily sell in small quantities to small-scale traders, under-capitalised traders (assemblers), making aggregation time consuming and incurring substantial costs for assembly, handling and grading.²⁹⁹ To cushion Kenyans against

food insecurity, in 2020, the Ministry of Agriculture sought to import four million bags of maize to curb the shortage in the country; rather than supporting the local smallholder farmers who could produce more than 70% of the maize.³⁰⁰

The COVID-19 pandemic and subsequent containment measures enacted by the government had a knock-on effect on maize prices, particularly affecting the most marginalised.³⁰¹ Movement restrictions and market closures designed to tackle the COVID-19 pandemic in 2020, resulted in maize reserves remaining untouched in storage for extensive periods; mould spread caused considerable losses for farmers who were unable to sell their harvest.³⁰² To protect the most vulnerable, the government put in place a number of measures including weekly stipends or the removal of income tax for lower-income farmers.³⁰³

Role of women in the maize sector

Maize is grown widely by both male- and female-headed households. In Kenya, research has shown that responsibilities for maize production are often shared between men and women, either in separate or jointly managed plots.³⁰⁴ There is evidence of gendered divisions of production activities when maize is jointly produced, but these vary by context. The clearest distinctions emerge in relation to weeding,

²⁹⁴Kenya Agriculture and Livestock Research Organization (2022) ²⁹⁵Kenya Agriculture and Livestock Research Organization (2022)
²⁹⁶Tarus, C. B. K. (2019) ²⁹⁷Tarus, C. B. K. (2019) ²⁹⁸Tarus, C. B. K. (2019) ²⁹⁹USAID (2015) ³⁰⁰Nasike, C. (2020) ³⁰¹Akademiya (2021)
³⁰²Akademiya (2021) ³⁰³Akademiya (2021) ³⁰⁴Adam, C., Henstridge, M., & Lee, S. (2020)

processing and cooking, which are almost exclusively the domain of women.³⁰⁵ There are, however, disparities in the roles that women hold between pastoralist and non-pastoralist communities.³⁰⁶ For example, in the pastoralist communities of the Maasai and Kalenjin, only women are involved in harvesting activities; in non-pastoralist communities, both men and women are involved in this process.³⁰⁷

Women provide major labour contributions during the planting, weeding and harvesting stages, often with support from other household members and, occasionally, hired labourers.³⁰⁸ In households where men are present, land preparation is typically done by men, at times with help from women, hired labourers and/or tractor power.³⁰⁹ On the other hand, women are solely responsible for shelling and grinding. Farming activities that women consider as contributing most heavily to their labour burden include land preparation, weeding, harvesting, transport and post-harvest processing.³¹⁰ Likewise, child-rearing activities and unpaid domestic work were also considered highly labour intensive.

Women are often held responsible for activities associated with the preparation of maize for food consumption, whereas men are associated with related market activities when maize is ready for sale.

After winnowing maize, grain is typically divided into two at the household level, with half to be sold by husbands and male family members, and half put aside for household consumption to be managed by women.³¹¹

³⁰⁵Badstue, L., Eerdewijk, A. V., Danielsen, K., Hailemariam, M., & Mukewa, E. (2020) ³⁰⁶IFAD (2012) ³⁰⁷Kipuri, N., & Ridgewell, A. (2008)
³⁰⁸Nzioki. (2015) ³⁰⁹Nzioki. (2015) ³¹⁰Nzioki. (2015) ³¹¹Badstue, L., Eerdewijk, A. V., Danielsen, K., Hailemariam, M., & Mukewa, E. (2020)

Summary of barriers to and opportunities for women's economic empowerment in the maize sector

Barriers

Structural	Normative	Individual
<p>Labour laws and other legislation do not generally cover informal jobs.</p> <p>The 2014 Marriage Act does not recognise couples who are unofficially married.</p> <p>Customary law continues to discriminate against women in land disputes and inheritance matters.</p> <p>Gender discrimination in formal land registration processes hinder women's access to land</p>	<p>Gender norms generally confine women to growing maize solely as a food crop.</p> <p>Women's significant unpaid care work restricts economic opportunities.</p> <p>Gender norms shape the adoption, and use, of labour-saving agricultural technologies.</p> <p>Women's decision-making power in the household is constrained</p>	<p>Skill gaps and lack of training opportunities, especially for women.</p> <p>Lack of gender-responsive extension services.</p> <p>Women have more limited access to finance than men, and in general have more limited access to information and training.</p> <p>Women's limited awareness of legal rights including to land.</p> <p>Lack of appropriate transport, storage infrastructure and the non-existence of local cooperatives.</p>

Opportunities and entry points

Structural	Normative	Individual
<p>Improved enforcement and monitoring of existing labour laws and legislation.</p> <p>Gender-responsive land titling schemes.</p> <p>The ASTGT includes objectives and related activities to increase employment of women in agriculture.</p> <p>Targeting women with agricultural subsidies.</p>	<p>Home-based and flexible roles which offer flexibility around childcare including community-based childcare solutions to free up women's time for other income-generating activities.</p> <p>Natural resource management.</p> <p>Gender-sensitive climate-smart interventions to build resilience against future shocks.</p>	<p>Expanding women's economic and social capital through collectives.</p> <p>E-hubs and other initiatives to improve women's access to agriculture-related information across the value chain.</p>

Factors affecting women's economic empowerment in the maize sector

Structural factors

Kenya has made significant enhancements in enacting laws to safeguard women's land rights, such as: the Matrimonial Property Act (2013), which safeguards women's property rights during and upon dissolution of marriage; the Marriage Act (2014), which gives effect to constitutional provisions on equality between parties in marriage; and the Land Act and Land Registration Act, which secure women's

rights to land. Although these progressive laws exist, only 10.3% of women in Kenya own land deeds.³¹²

Customary practices and complexities with formal registration processes (such as the requirement for a formal marriage certificate for joint ownership) continue to hinder women's access to land, particularly in the maize sector.

Likewise, rather than turning to the justice system during a time of divorce, married couples in rural areas will instead meet with community elders and chiefs for an efficient and affordable alternative. However, outside

³¹²Mayer, G. (2020)

of court systems, customary laws often insist women have no entitlement to matrimonial property, potentially leaving women with only their personal belongings.³¹³ Finally, women's lack of awareness of their legal rights is also a barrier.³¹⁴

The Agricultural Sector Transformation and Growth Strategy (ASTGS) has a specific objective to increase employment of women and youth. Specific activities include training to ensure extension services are sensitive to gender and other forms of inclusion and targets the contracting of 33% women-led SMEs through youth agribusiness centres.³¹⁵ Furthermore, the new subsidy programme could help women access subsidised agricultural inputs for poultry farming and moving forward the government may choose to introduce targeting for women farmers.³¹⁶

Normative factors

Gender norms often confine women to growing maize solely as a food crop. A study looking at the use of herbicides in maize production found that not only did women have to prioritise providing unpaid labour on their husbands' plots before their own, in some cases, men opposed women growing maize commercially.³¹⁷ Likewise, men often transport maize using donkey carts, bicycles, motorbikes, pick-ups, or lorries (depending on the quantities), while women

transport the maize on foot, carrying the loads because of lack of access to productive assets.³¹⁸

Unpaid care, domestic work and time poverty also influence women farmers' efficiency on joint maize plots. Women's total work burden results in time poverty, which constrains their opportunities outside of the house and farm. For example, women are less likely to have free time for acquiring new knowledge and skills or building social capital. Likewise, these time constraints limit women's opportunities to engage in other income-generating activities, which otherwise could give them increased access to resources that they could invest to reduce their agricultural labour burden.³¹⁹ For example, as an entry point/opportunity area, since some of women's maize-related activities are home-based (e.g. shelling, grinding), there is opportunity in providing/supporting childcare solutions including community-based options to free up women's time for other income-generating activities.

Gender norms shape the adoption, and use, of labour-saving agricultural technologies. Gender norms in Kenya attach submissive and reproductive roles to women, and authoritative and productive roles to men. These norms shape how women and men perceive, and act on, opportunities in their lives, including their ability to take

³¹³Mayer, G. (2020) ³¹⁴USAID (2015) ³¹⁵Ministry of Agriculture, Livestock, Fisheries and Irrigation (2019) ³¹⁶Ministry of Agriculture, Livestock, Fisheries and Irrigation (2019) ³¹⁷Tarus, C. B. K. (2019) ³¹⁸Tarus, C. B. K. (2019) ³¹⁹Badstue, L., Eerdewijk, A. V., Danielsen, K., Hailemariam, M., & Mukewa, E. (2020)

advantage of new agricultural livelihood opportunities.³²⁰ For example, women's ability to engage with opportunities for mechanised tools has been limited by a normative taboo on women operating machines, due to women being perceived as having less physical strength.³²¹

Gender norms related to an expectation that women must work hard and never sit idle are embedded in the maize value chain. Women, as a result, often take on heavy labour burdens to live up to such norms, even when resources may be available to invest in mechanised equipment. Likewise, a woman is considered a “good wife” only if she does not employ other people to help her, as that would be a sign of “laziness”.³²²

In male-headed households, men are generally the ultimate decision-makers on the allocation of labour, specifically on which part of the harvest is to be sold or saved for household consumption; women are responsible only for decisions related to small household expenditures. As such, direct resource control (e.g. income from independent economic activity or formal employment, or land ownership) is often the only way through which women may independently make decisions, including around investments in labour-saving arrangements.³²³

Individual factors

Women are more likely to rely on family, neighbours and radio shows for extension service advice, and less likely to engage with government extension services.

While more recent evidence is limited, a study from 2016 found that the preferred source of information for maize farmers generally is radio, with 69% of male maize farmers and 64% of female maize farmers reporting radio as their preferred source of information in 2016.³²⁴ This decreased participation in public services leads to a lack of access to financial resources, technology and productive assets. As such, women are less likely to adopt improved agricultural, or climate-resilient, practices;³²⁵ to build healthier soil may be out of reach for women farmers. Furthermore, women do not have the incentive to make long-term investments, resulting from the above-mentioned lack of access to land ownership or long-term land lease agreements.³²⁶ In order to strengthen women's access to information, the African Women in Agricultural Research and Development (AWARD) provides women with an e-hub containing agriculture-related information across the entire value chain. The network has different membership, such as producers, processors, aggregators and input suppliers, and helps women who own agribusinesses to narrow the gender gap.³²⁷

³²⁰USAID (2015) ³²¹USAID (2015) ³²²Bergman Lodin, J., Tegbaru, A., Bullock, R., Degrande, A., Nkengla, L. W., & Gaya, H. I. (2019)

³²³Badstue, L., Eerdewijk, A. V., Danielsen, K., Hailemariam, M., & Mukewa, E. (2020) ³²⁴USAID (2016) ³²⁵Brisebois, A., Eriksen, S. H., & Crane, T. A. (2022) ³²⁶Badstue, L., Eerdewijk, A. V., Danielsen, K., Hailemariam, M., & Mukewa, E. (2020) ³²⁷Pathways Study Interview, Staff of Government Body

“Since women are mostly small-scale/ smallholder producers, they are not able to sell their produce at a high-value domestic market or export them because they lack cold storage, transportation, communication, information and processing facilities. Few women join cooperatives to offer help because of social or cost constraints.”

Source: Pathways Study Interview, Staff of Government Body

Due to limited capital and lack of application of good agricultural practices, women often do not effectively use productivity-enhancing inputs such as fertiliser and improved seeds. For those that do use inputs, their main sources are thousands of small-scale agro-dealers and stockists located within rural market centres.³²⁸ One reason for this, as outlined in a recent report,³²⁹ is because of gender biases embedded in financial institutions. Based on findings from primary research with female informal cross-border traders across East Africa (including Kenya), the study reported that when collateral is jointly owned, banks are reluctant to lend to women without their husband’s endorsement, but a double standard exists as banks lent to husbands without their wives’ consent.³³⁰

Smallholder farmers face limited access to other important services such as mechanical tillage and harvesting services, drying facilities and safe storage technologies.³³¹ In general, access to markets is also influenced by a lack of appropriate transport, storage infrastructure and the non-existence of local cooperatives that support small farmers in many rural areas.³³² This can drive up transport costs for all small rural maize farmers.

An inability to secure loan funds at affordable rates often translates to several residual issues; namely, inadequate storage practices and a lack of post-harvest handling technologies. For example, women’s inability to purchase agricultural inputs, such as pesticides, limits their ability to protect their yields from rotting and infestations. Finally, the uptake of mechanised machines, such as tractors, is low among maize farmers,³³³ specifically among women.³³⁴ Barriers to adoption of machinery include affordability, knowledge and access to agro-dealers, and prescribed norms that expect women to engage in labour-intensive agriculture.

³²⁸USAID (2015) ³²⁹Trade Mark East Africa (2020) ³³⁰Trade Mark East Africa (2020) ³³¹Badstue, L., Eerdewijk, A. V., Danielsen, K., Hailemariam, M., & Mukewa, E. (2020)

³³²Badstue, L., Eerdewijk, A. V., Danielsen, K., Hailemariam, M., & Mukewa, E. (2020) ³³³Badstue, L., Eerdewijk, A. V., Danielsen, K., Hailemariam, M., & Mukewa, E. (2020) ³³⁴Fischer, G., Wittich, S., Malima, G., Sikumba, G., Lukuyu, B., Ngunga, D., & Rugalabam, J. (2018)

Recommendations for the maize sector

1. Work with the government to support gender-responsive post-pandemic recovery efforts, targeted at the maize sector to build better resilience to future shocks and support women to scale their maize activities to become commercially viable.

Recommended strategies include:

- Work with the government to improve implementation of policies and laws in relation to labour rights and decent work within the maize sector, including extending labour rights and regulations to the sector's largely informal employment base.
- Promote gender-responsive approaches to help seed companies, agro-dealers and other actors to ensure that information about new improved seed varieties reaches both women and men farmers.
- Link women to agricultural value chains, from production all the way to processing and marketing, to help make traditional farming more productive and commercially viable.
- Expand women's access to land and production inputs. This is critical in closing the productivity gap between men and women.
- Improve women farmers' access to finance, including use of mobile money platforms for improved agricultural practices and climate resilience, and emergency finance products.
- Tailor financial product terms, timing and collateral requirements, and develop alternative products suited to women. Microfinance institutions and other financial service providers with presence in rural areas can play a key role in supporting women farmers.
- Interventions to build communities' resilience to shocks such as climate change through sustainable livelihoods interventions and improving access to water, firewood and other natural resources through sustainable resource interventions.
- Gender-sensitive climate-smart innovations including the planting of trees and shrubs, drought-tolerant or weather-resilient crops including new varieties of maize (e.g. H624 that withstands heavy winds compared to H614D that has good yield but falls easily due to winds)³³⁵ that have been developed to thrive in dry and water stress conditions, land and herd management to reduce overgrazing all to help smallholder farmers manage the impacts of climate change.

³³⁵Otieno, S. (2022)

2. Address gender inequalities in maize farming communities through gender-transformative interventions.

Recommended strategies include:

- Carry out household dialogues that address income negotiation; support women's involvement in decision-making around how to spend income and manage maize farming activities and yield from jointly owned plots or plots that are solely owned by women.
- Support holistic interventions which address individual-, household- and community-level change in gender relations and outcomes.
- Use a Social Norms Diagnostic Tool (created by Oxfam)³³⁶ to identify the gender norms (e.g. labour roles of men and women, control over incomes, use of labour-saving agricultural technologies, etc.) that may serve as barriers or will impact project implementation.
- Ensure that interventions monitor, track and mitigate against any sign of backlash, including gender-based violence.

3. Improve women's human, social and economic capital through leveraging collectives and cooperatives.

Recommended strategies include:

- Support women to expand economic opportunities in the maize sector through collectivisation, leveraging existing

women's cooperatives and supporting the formation of new women-led cooperatives.

- Support women's cooperatives in activities such as collective storage and processing, collective transport, and collective marketing and selling.
- Cooperatives can support members to access "livelihood bridge funds" during periods of low harvest, or funds targeted at women.
- Leverage women's cooperatives and collectives for human capital interventions, including efforts to improve soft skills around leadership, negotiation and conflict management; as well as efforts to improve business capabilities.
- Leverage cooperatives and places where women meet collectively to share information on markets and opportunities.
- Support cooperatives' access to input distribution networks, post-harvest facilities and markets, as well as to time-saving innovations and technologies.
- Targeted interventions to improve women's voice, decision-making and self-efficacy; more equitable norms around leadership and land rights; and opportunities for women to move into new or upgraded roles.

³³⁶Oxfam (2020)

4. Implement holistic skills-building and vocational training to improve women's opportunities in the maize sector.

Recommended strategies include:

- Undertake a gender review of seedling and other agricultural input distribution schemes, and advocate for better targeting of women considering women's limited access to land and roles within the value chain, to target them more effectively with agricultural inputs.
- Building partnerships with input supply companies on capacity building for collectives, for increased access to quality inputs, and information dissemination of good agricultural practices.
- Improve the reach of extension and training services in rural areas, considering what skills/ knowledge would be most useful for women, and design training (including timing and locations) to ensure accessibility for women around domestic responsibilities. Recruit women extension agents and train all agents and trainers (men and women) to provide inclusive services.
- Address women's transport-specific mobility constraints by supporting collective transport options for women to sell at markets.
- Enhance digital market information systems to increase bargaining power of female maize farmers, who currently receive most of their information from other farmers and radio shows.

- Support holistic training programmes focusing on both hard and soft skills development for women entrepreneurs in the sector.

- Implement training or other initiatives to support women workers' agency and awareness of labour rights. This can be done in partnership with unions and collective actors.

5. Address research gaps and build evidence of what works.

Recommended strategies include:

- Conduct research on the gendered norms that govern the use of climate-smart agriculture and the use of productivity-enhancing tools in the maize sector.
- Gather data, disaggregated by gender and age, from women working (both formally and informally) in the maize sector.
- Commission and undertake action research with marginalised groups (such as women with disabilities) to understand different barriers and challenges and to design inclusive interventions.
- Evaluate interventions and include outcomes and indicators related to women's economic empowerment, as well as related outcomes linked to experiences of gender-based violence and sexual and reproductive health, providing an accurate picture of the impact on any intervention on women's lives.
- Ensure meaningful participation of women in the design of all WEE interventions, including through participatory methods.

5.2 The livestock sector

Sector overview



Livestock farming contributes to 12% of Kenya's national GDP (as well as 40-50% of agricultural revenues) and employs approximately 50% of the agricultural labour force.³³⁷ This makes the livestock sector the primary source of livelihood for over six million pastoralists and agro-pastoralists living in arid and semi-arid lands; and further accounts for 90% of employment and more than 95% of family incomes in these areas.³³⁸

Kenya's livestock sector is worth an estimated USD1.04 billion;³³⁹ the annual, national pastoral livestock offtake is valued at USD0.19 billion, while annual meat offtake is estimated at 154,968 tonnes and valued at USD0.39 billion. National annual meat consumption is estimated at 553,200 tonnes, of which pastoral meat contributes 154,968 tonnes, or 28%.³⁴⁰ Key livestock sub-sectors include beef and dairy cattle, sheep, goats, camels, pigs and poultry. Domestic livestock supplies the local requirements of meat, milk/dairy products and other livestock commodities, accounting for approximately 30% of the total marketed agricultural products.³⁴¹

Many livestock communities exist in harsh environments which are susceptible to climate change. In recent years, pastoralist communities in the south of the country have been hit with increased droughts and food insecurity.

The government of Kenya has implemented a series of policies aimed at supporting the sustainable development of the livestock sector. These include the framework of the ASTGS, as well as a variety of policies and strategies that guide investments and interventions in Kenya's livestock sector. For example: the 2008 National Livestock Policy; the 2016 Veterinary Policy; the 2013 National Environmental Policy; the 2012 Policy for Arid and Semiarid Areas; and the 2017 National Policy on Prevention and Containment of Antimicrobial Resistance.

Role of women in the livestock sector

Gender norms have reinforced the definitions around men's and women's roles, as well as the distribution of resources and benefits derived from income-generating activities in the livestock value chain. Women's participation at each level of the value chain is influenced by several factors, notably access to capital, skills/capacities, ability to organise and constraints on mobility. Women most often lack secure rights to land, labour and capital,

³³⁷Engida, E., Guthiga, P., Nyota, H., & Karugia, J. (n.d.) ³³⁸Kenya News Agency (2021b) ³³⁹Nyariki, D. M., & Amwata, D. A. (2019)

³⁴⁰Nyariki, D. M., & Amwata, D. A. (2019) ³⁴¹TradeMark East Africa (2020)

and are therefore less likely than men to be served by formal financial institutions. They also face higher transaction costs while marketing; thus, as livestock production becomes more commercialised, women are often not able to compete with men.³⁴² For example, available gender-disaggregated data indicates that Kenyan men own 10 times more cattle than women and four times as many goats.³⁴³ Women only have rights to the end-products (milk, butter, cheese, ghee, hides and skins) than they do over the live animals themselves.³⁴⁴ This gender disparity not only affects women's economic empowerment, but also has broader implications for the national economy, impacting the efficiency and competitiveness of Kenyan livestock value chains in the global market.³⁴⁵

Despite rural women participating significantly in livestock keeping and production,³⁴⁶ limited data is available on their specific engagement at different levels of the value chain. This is because the collection of gender-disaggregated data has not been commonplace in agricultural surveys until recently. However, available data at the county level indicates that most processing and production roles, specifically in the poultry and dairy markets, are overwhelmingly held by women.³⁴⁷ Women are more likely to be considered the owners of small livestock (such as chickens), compared to larger livestock (such as cattle), given that

“here is also inequality in livestock ownership. High-value animals, such as cows, goats and donkeys are owned by men. Women own chicken and when they jointly own large animals with men, they do not have access to income from selling the animal products.”

Source: NGO Representative, Pathways Study Interview

it requires less money to invest in smaller livestock. Furthermore, in small livestock markets, women can make independent decisions regarding the disposal and/or sale of their products, as well as the intended use of income generated from these sales.³⁴⁸

In a study of young women's and young men's roles in dairy intensification in Kenya, location-specific, a key finding was that ethnic/cultural beliefs exerted great influence over the opportunities available to young women. For example among the Kalenjin, gender roles and restrictions in dairy production were found to constrain young women's potential to directly benefit from dairy production, especially as they rarely inherit assets that could support their dairy production. Besides, due to culturally grounded cattle keeping norms, Kalenjin women are also prohibited from owning cows, whether they are single/living with their parents or married.³⁴⁹

³⁴²Njuki, J., & Sanginga, P. (2013a) ³⁴³Njuki, J., & Sanginga, P. (2013a) ³⁴⁴FAO (2021) ³⁴⁵Waithanji, E. M. (2021) ³⁴⁶Oduma, J., Kaluwa, C., Muchibi, J., Bagnol, B., Abdullahi, F., Nkatha, J., Opondo, A., Kitoga, D., (2020) ³⁴⁷FAO (2021) ³⁴⁸Oduma, J., Kaluwa, C., Muchibi, J., Bagnol, B., Abdullahi, F., Nkatha, J., Opondo, A., Kitoga, D., (2020) ³⁴⁹Bullock, R., & Crane, T. (2021)

Summary of barriers for women's economic empowerment in the livestock sector

Barriers		
Structural	Normative	Individual
<p>Customary laws continue to restrict women's land ownership.</p>	<p>Despite norms which dictate that most livestock-keeping activities fall within the male domain, women are expected to undertake a significant amount of the (unpaid) labour related to livestock.</p> <p>Nomadism increases pastoral women's unpaid and domestic work.</p> <p>Norms restrict women to lower-value livestock.</p> <p>Women's unpaid care and domestic work burden restricts their economic opportunities.</p> <p>Women's limited mobility hinders access to markets.</p> <p>Gender-based violence arising when women are unable to execute their designated livestock-related responsibilities and when fathers marry off underaged daughters in exchange for cows as bride price.</p> <p>Climate change exacerbates unpaid care burden and harmful practices.</p>	<p>Women have limited control over income from livestock and limited access to finance.</p> <p>Limited presence of women-led cooperatives.</p> <p>Women have limited access to extension services and few extension workers are women.</p>

Summary of opportunities for women's economic empowerment in the livestock sector

Opportunities and entry points

Structural	Normative	Individual
<p>A broadly enabling policy environment with a focus on gender-responsive growth of the livestock sector.</p> <p>Gender-responsive land titling schemes to improve women's land ownership and access to land as a resource needed for livestock farming.</p>	<p>Working with communities to tackle gender inequalities and norms.</p> <p>Promoting more gender-equitable intra-household decision making.</p> <p>Increasing women's access to markets through cooperatives.</p> <p>Prevention and response to gender-based violence (including economic forms).</p> <p>Sustainable natural resource management and climate- smart interventions could help mitigate the exacerbation of women's unpaid care burden and harmful practices in pastoralist communities including marrying girl children off in exchange for cows as a bride price (especially during drought periods).</p>	<p>Working with cooperatives to expand women's social and economic capital</p> <p>Improving women's access to extension services and training, while increasing female representation in the extension services sector.</p> <p>Holistic interventions which tackle women's education and skills, while building self-confidence and self-efficacy.</p> <p>Livestock ownership provides financial security for women and their households, thus improving their economic capital.</p>

Factors affecting women's economic empowerment in the livestock sector

Structural factors

Vision 2030 paves the way for enabling policy environment with its focus on gender-responsive growth of the livestock sector.³⁵⁰ The Vision identifies the livestock sector as one of the eight priority sectors that drive economic growth and in recognition of the huge cost of gender inequalities on food security, sector performance and overall economic growth, it aims to increase the equal participation of women and men, in all spheres.

The Agricultural Sector Transformation and Growth Strategy (ASTGS) has a specific objective to increase employment of women and youth. Specific activities include training to ensure extension services are sensitive to gender and other forms of inclusion and targets the contracting of 33% of women-led SMEs through youth agri-business centres.³⁵¹ Furthermore, the new subsidy programme could help women access subsidised agricultural inputs for poultry farming and moving forward the government may choose to introduce targeting for women farmers.³⁵²

Normative factors

Women are major contributors to the livestock sector; however, they experience various normative constraints that limit them from achieving optimal livestock production and agricultural development.

For example, pervasive gender norms among pastoralist communities dictate that women should not own livestock but rather should support men.³⁵³ Despite norms which dictate that most livestock-keeping activities fall within the male domain, women are expected to undertake a significant amount of the labour related to livestock. Livestock ownership comes with a significant amount of domestic labour, overwhelmingly borne by women and girls who undertake the bulk of cattle caregiving for the men. Women (especially heads of households and wives in polygamous marriages) play a significant role in associated domestic activities including fetching water, collecting grass and cleaning animal shelters. For example, according to a study among female livestock owners in the Nyanza region, women bear the brunt of the labour including time-intensive activities such as grazing and herding to water.³⁵⁴ Furthermore, at times, rigid gender norms and expectations around women's livestock-related responsibilities sometimes result in domestic violence perpetrated by husbands when women are perceived to fail to live up to these expectations.³⁵⁵

³⁵⁰Society for International Development (Ed.) (2009) ³⁵¹Ministry of Agriculture, Livestock, Fisheries and Irrigation (2019)

³⁵²Ministry of Agriculture, Livestock, Fisheries and Irrigation (2019) ³⁵³Dumas, S. E., Maranga, A., Mbullo, P., Collins, S., Wekesa, P., Onono, M., & Young, S. L. (2018) ³⁵⁴Dumas, S. E., Maranga, A., Mbullo, P., Collins, S., Wekesa, P., Onono, M., & Young, S. L. (2018)

³⁵⁵Dumas, S. E., Maranga, A., Mbullo, P., Collins, S., Wekesa, P., Onono, M., & Young, S. L. (2018)

Climate change has exacerbated women's unpaid care burden, gender-based violence and harmful practices in pastoralist communities. While extreme weather events do not cause gender-based violence, they increase existing (socioeconomic and livelihood) pressures, and increase the likelihood of perpetrators to practise gender-based violence.³⁵⁶ An increase in droughts - due to successive years of low rainfall - leads women to have to travel much further to collect water and firewood, further restricting women's time available for productive activities, and placing many women at increased risk of gender-based violence. In pastoralist communities, the death of cattle due to climate change has also increased gender-based violence against women (and children) whose husbands mete out the frustration of the cattle loss on;³⁵⁷ this has seen such women flee to protective communities for women, e.g. Umoja village women's refuge (Samburu region) where only women live (no men allowed)³⁵⁸ in northern Kenya which is experiencing its worst drought in 40 years (including a plague of locusts), resulting in an escalating hunger crisis as livestock are being wiped out.^{359, 360} The economic pressures from climate change can also contribute to increased rates of child marriage, as families often marry off young daughters in exchange for cows and/or money as a bride price³⁶¹ - this is called the "child drought bride" practice which sees these girls experiencing female

genital mutilation (FGM) as early as the age of 12 in order to prepare them for marriage.^{362, 363} In response, initiatives such as Il'Laramatak Community Concerns provide training on artisanal crafts for women pastoralists including bead making and value-added milk products.³⁶⁴ Furthermore, women in pastoralist communities (e.g. Turkana, Pokot, Samburu and North-Eastern ethnic groups which are mainly nomadic) would expectedly have increased unpaid care and domestic work responsibilities due to the itinerant nature of their households including the rigours of settlement and establishment as they move around.

While women may have more control over small livestock production, they have limited decision-making powers especially when it comes to related income.

For example, women are not able to make decisions around determining the sale, gifting, or slaughtering of their livestock without the express permission from their husbands. While more recent studies are limited, data from a 2013 study in pastoralist communities throughout Kenya found that less than half of women-owned livestock could be sold without consulting their husbands.³⁶⁵ This proportion was even lower for larger livestock, whereby only 8.8%, 13.8% and 10.0% of women could sell their dairy cattle, sheep and goats, respectively, without consulting their husbands.

³⁵⁶Ondieki, G., Shetty, D. & Balagtas See, A. (2023) ³⁵⁷Ondieki, G., Shetty, D. & Balagtas See, A. (2023) ³⁵⁸Ondieki, G., Shetty, D. & Balagtas See, A. (2023) ³⁵⁹Kahinju, J. (2022) ³⁶⁰Tembo, L. (2022) ³⁶¹Wadekar, N. & Swanson, W. (2020) ³⁶²UNICEF (2022) ³⁶³Buechner, M. (2022) ³⁶⁴Birch-Jeffrey, S. (2019) ³⁶⁵Njuki, J., & Sanginga, P. C. (Eds.). (2013b)

Individual factors

Women's ability to own livestock varies by type of animal. In general, men are more likely to be seen as the owners of most animals except for lower-value chickens. Similarly, norms dictate that women are most likely to have decision-making power over chickens compared to other animals.³⁶⁶ Consequently, women are also less likely to receive income generated by higher-value livestock. Men tend to control all income from livestock sales and related activities, apart from poultry sales or the sale of milk.³⁶⁷ These findings highlight the importance of intra-household dynamics and decision making on women's access to income.

Livestock ownership provides households with financial security over the longer term. A study among female smallholder livestock keepers in Nyanza region found that, except for milk sales, income is not generated from livestock on a regular basis. Rather, animals are sold occasionally to meet a specific household problem or need. In this way, livestock ownership is perceived as a long-term investment and strengthens women's and their households' resilience to economic shocks.³⁶⁸

As livestock production becomes more commercialised, women smallholder farmers are not able to compete with, or benefit from, smallholder farming to the same extent as their male counterparts, because women have lower access to resources and capital.³⁶⁹ Women are less likely to be served by formal financial institutions because they lack secure rights to production resources, such as land, labour and capital. Research conducted on funding sources for female farmers found that women overwhelmingly use neighbours and friends to borrow money to purchase livestock; as such, these amounts were often not enough for long-term planning and are only used for basic purchases.³⁷⁰ Similarly, a study of livestock keepers in the Nyanza region found that women's limited access to capital hinders their ability to own livestock independent of their husbands.³⁷¹

Access to livestock vaccines is limited for women farmers, due to barriers such as limited awareness, high acquisition costs, accessibility and unequal gender relations.³⁷² These barriers to livestock vaccines put women's livestock at risk of contracting diseases such as peste des petits ruminants (PPR) and Newcastle disease (ND), which lead to the illness and death of small livestock, consequently threatening women's livelihoods.³⁷³

³⁶⁶Dumas, S. E., Maranga, A., Mbullo, P., Collins, S., Wekesa, P., Onono, M., & Young, S. L. (2018) ³⁶⁷Dumas, S. E., Maranga, A., Mbullo, P., Collins, S., Wekesa, P., Onono, M., & Young, S. L. (2018) ³⁶⁸Dumas, S. E., Maranga, A., Mbullo, P., Collins, S., Wekesa, P., Onono, M., & Young, S. L. (2018) ³⁶⁹Mbo'o-Tchouawou, M. (n.d.) ³⁷⁰Mbo'o-Tchouawou, M. (n.d.) ³⁷¹Dumas, S. E., Maranga, A., Mbullo, P., Collins, S., Wekesa, P., Onono, M., & Young, S. L. (2018) ³⁷²IDRC (2019) ³⁷³IDRC (2019)

Women in the livestock sector are more likely to sell to informal markets close to their homes;³⁷⁴ income derived from “farm gate”³⁷⁵ sales is expected to be higher when products are sold to nearby farmers, rather than to external traders. This is due to the belief that women possess lower negotiation skills and social capital to negotiate outside of their communities. A 2013 study found that when women sold chickens at the farm gate to other local farmers, they received a 70% share of income. This income share reduced to 45% when the farm gate customer was a trader, and to 28% if the poultry was delivered elsewhere (to shops, hotels, or traders), using a third party (due to the middleman’s margin). The study therefore suggests that women lost control when they were not directly selling themselves.³⁷⁶ Furthermore, the market value of most agricultural commodities increases as the market location moves farther away from the point of production, due to the added costs of transporting commodities.³⁷⁷ However, women’s restricted mobility including limited affordable transportation options presents challenges for earning higher margins.

Recommendations for the livestock sector

1. Strengthen the livestock sector’s commitment to gender equality.

Recommended strategies include:

- Work with governance actors, such as communal pasture management institutions, to improve women’s participation and leadership across communities including ownership and control that enables women’s economic empowerment.
- Link women to agricultural value chains, from production all the way to processing and marketing, to increase the productivity and commercial viability of traditional livestock rearing.
- Expand women’s access to land and rural finance: providing women with greater access to land, finance and production inputs is critical to closing the productivity gap between men and women. Microfinance institutions and other financial service providers with presence in rural areas can play a key role in supporting women farmers.
- Improve women farmers’ access to finance, including use of mobile money platforms for improved agricultural practices and climate resilience and emergency finance. Tailor financial product terms, timing and collateral requirements, and develop alternative products suited to women.

³⁷⁴Njuki, J., & Sanginga, P. C. (Eds.). (2013b) ³⁷⁵The farm gate value is the price of the product available at the farm, excluding any separately billed transport or delivery charge ³⁷⁶Njuki and Sanginga eds. (2013) ³⁷⁷FAO (2018)

- Support initiatives to build capacity and skills on gender and livestock at national, regional, local and community levels.
- Ensure that both men and women are heard in research and policy processes, through meaningful representation in decision-making and policy bodies, in management positions and in research and development.
- Improve women's representation within key government stakeholders, to promote integration of women's perspectives in policy and initiatives design and implementation.

2. Address gender inequalities in livestock-keeping communities through gender-transformative interventions.

Recommended strategies include:

- Carry out household dialogues that address income negotiation; support women's involvement in and informed capacity for decision making around how to spend income and manage livestock that is jointly owned or solely owned by women. This could be through household- and community-level sensitisation about the contribution of women's economic activities to household livelihoods, and financial training sessions for women to re-invest profit and increase their revenue.
- Interventions to build communities' resilience to shocks such as climate change through sustainable livelihood interventions and improving access to water, firewood and other natural resources through sustainable resources and renewable energy.
- Climate-smart innovations including the planting of trees and shrubs, protection and propagation of drought-tolerant and disease-resistant native crop species, introduction of new crop varieties that have been developed to thrive in dry and water stress conditions, land and herd management to reduce overgrazing - all to help livestock farmers manage the impacts of climate change. Periodic subsidisation of hay production could also be considered - to help mitigate nomadism and its impact on households' and communities' wellbeing and financial stability including alleviating women's unpaid care and domestic work.
- Holistic interventions which address individual-, household- and community-level change in gender relations and outcomes.
- Use a Social Norms Diagnostic Tool (created by Oxfam)³⁷⁸ to identify the gender norms (e.g. labour roles, control over incomes, intrahousehold allocation of animal source foods) that may serve as barriers or will impact project implementation.
- Conduct a gender analysis to understand the specific constraints and opportunities that exist for men and women in the

³⁷⁸Oxfam (2020)

livestock sector, in different contexts, to inform programme design.

- Ensure that interventions monitor, track and mitigate against any sign of backlash, including gender-based violence.

3. Increase women's social and economic capital through cooperatives.

Recommended strategies include:

- Promote women's participation in cooperatives, through promotion of inclusive organisational cultures, as well as explicit and intentional strategies: this could promote women's participation in leadership, women's voice and participation in decision making, and address discrimination and barriers along the value chain. Furthermore, extend membership within mixed-gender cooperatives to household members who are not the head of household.
- Support women to organise and access livestock markets that are further away, through collective ownership or collective transport.
- Support investment in local cold chain storage, processing and transportation.
- Support investment in local abattoirs, and to include slaughter and dressing facilities for small livestock. This ensures food safety and high-quality products certified for premium markets. Women should be included in managerial/supervisory roles, as advocates of change for fellow women farmers.

- Leverage cooperatives and places where women meet collectively to share information on markets and new opportunities, as well as receive training and capacity building.
- Ensure that support to sectors dominated by women (i.e. poultry and small cattle) is complemented by household interventions, ensuring that control and decision-making power is equally shared between men and women.

4. Support improved livestock practices.

Recommended strategies include:

- Partner with gender-transformative development programmes that enable women to benefit from agricultural time-saving technologies and innovations.
- Invest in skills building programmes for better livestock management practices and improved occupational safety (in particular, regarding prevention of zoonotic diseases and food safety).
- Improve the reach of extension and training services in rural areas, considering what skills/ knowledge would be most useful for women, and design training (including timing and locations) to ensure accessibility for women around domestic responsibilities. Recruit women extension agents and train all agents and trainers (men and women) to provide inclusive services.

5. Facilitate women's access to finance through better products and services.

Recommended strategies include:

- Work with financial institutions to tailor products and services to women's needs, including utilisation of mobile money platforms. Tailor communication and marketing strategies to reach women livestock owners and keepers.
- Provide access to financing and support, in particular, for time-saving technologies, livestock ownership and livestock-specific credit schemes.

6. Focus on research to fill evidence gaps and build on evidence of what works.

Recommended strategies include:

- Commission and undertake research to understand the gendered roles of livestock farming.
- Commission and undertake research to understand the gendered impacts of COVID-19 on livestock farming households including nomadic communities which may have been impacted by restrictions on movement. This research should extend to the planning and design of potential interventions to encourage the production of fodder by households including the use of behaviour change communication (BCC).

- Commission and undertake research to further understand intra-household asset ownership, labour contributions, and involvement in management and control of different animals.
- Commission and undertake research on the gendered impacts of milk commercialisation.
- Commission and undertake research to understand gender issues in livestock industrial processing.
- Commission and undertake research with diverse groups of marginalised women, to understand and address the different barriers women face in the livestock sector.

5.2 The transport sector

Sector overview



Kenya's transport sector accounts for 8.3% of the country's total GDP.³⁷⁹

The public transport system is privately operated, with the road transport network served by “matatus” (minibuses), taxis (traditional and ride hailing services), “boda-bodas” (motorcycles) and “tuk-tuks” (three-wheelers). The aviation sector alone transported 11.8 million passengers, both domestic and international, in 2018.³⁸⁰ The transport sector has been further expanded through the introduction of app-based ride hailing services, such as Uber, An Nisa and

³⁷⁹Kenya Civil Aviation Authority (2018), cited in Ministry of Transport, Infrastructure, Housing, Urban Development and Public Works & GIZ (2021) ³⁸⁰World Bank Databank (2018)

Littlecab, all of which operate in major cities around the country.³⁸¹ Informal employment opportunities exist, specifically within the public transport section, especially in the “matatu” and “boda-boda” sub-sectors. Roles include vehicle owners, drivers, controllers and fleet managers. Likewise, vehicle imports, sales and repairs generate career opportunities - coupled with recent road and rail network expansions - and income growth across key cities, especially Nairobi, which are strongly linked to transport.³⁸²

The movement of goods and people to facilitate economic activities in Kenya takes place by road, rail, air and water.³⁸³

Road currently accounts for the largest percentage of transport, with over 80% of traffic and 76% of freight.³⁸⁴ In line with Kenya’s Vision 2030, the country recently constructed a standard gauge railway connecting Mombasa to Naivasha (592 km in total), which will shift at least 40% of freight load away from road to rail transport, and help connect different parts of the country.³⁸⁵

The maritime sector is a key pillar of the Kenyan economy.³⁸⁶ The Port of Mombasa serves as the entry and exit point for cargo, not only for Kenya but for neighbouring countries as well. The annual handling

capacity of the port is 2.65 million twenty-foot equivalent units (TEU).³⁸⁷ It is the maritime gateway serving the East and Central African region, connecting countries such as Uganda, Burundi, Ethiopia, Somalia, etc. The port’s international shipping destinations include Western Europe, Asia, the Americas and the Far East.³⁸⁸

In Nairobi, and other urban centres, public transport is one of the main means of transport. Public transport accounts for almost half of all daily trips in Nairobi (48%), dominated by privately-owned paratransit buses and minibuses.³⁸⁹ Private cars only account for 5% of daily trips.³⁹⁰ Other modes of transport include the railways operating during peak hours between the Central Business District and the eastern and southern parts of Nairobi; public motorcycles for which the appropriate infrastructures are not in place, meaning increased road safety risks.³⁹¹

Key stakeholders in the transport sector include the Ministry of Transport, Infrastructure, Housing and Urban Development responsible for regulating the sector and related bodies, the Kenya National Highways Authority, the Kenya Urban Roads Authority and the National Transport

³⁸¹Kwoba, H and Mettke, C. (2020). Digitalisation in Kenya’s Road transport sector: Ride hailing and influences of other digital applications in Kenya’s mobility, GTZ, September 2020 ³⁸²Kwoba, H and Mettke, C. (2020). Digitalisation in Kenya’s Road transport sector: Ride hailing and influences of other digital applications in Kenya’s mobility, GTZ, September 2020 ³⁸³Kenya Roads Board: Kenya Transport Sector Details, cited in Cited in Ministry of Transport, Infrastructure, Housing, Urban Development and Public Works & GIZ (2021) ³⁸⁴Kenya Roads Board: Kenya Transport Sector Details, cited in Cited in Ministry of Transport, Infrastructure, Housing, Urban Development and Public Works & GIZ (2021) ³⁸⁵Ministry of Transport, Infrastructure, Housing, Urban Development and Public Works & GIZ (2021) ³⁸⁶Kaushik, M. (2021) ³⁸⁷Kaushik, M. (2021) ³⁸⁸Kaushik, M. (2021) ³⁸⁹Muhoza, C., Wikman, A. & Chavez, R.C. (2021) ³⁹⁰Salon, D., & Gulyani, S. (2019) ³⁹¹Muhoza, C., Wikman, A. & Chavez, R.C. (2021)

and Safety Authority. The Matatu Owners Association is responsible for the provision of transport and setting fare standards while at the city level, the Nairobi City County Government is responsible for overall urban planning and design.³⁹²

From the stakeholder mapping exercise for the transport sector, 50 national level³⁹³ stakeholders (comprised of transport Savings and Credit Cooperatives Societies (SACCOs), private transport companies and public entities) were identified across the various regions of Kenya. The detailed information about stakeholders and their activities (including women-focused provisions) can be accessed [here](#) on the Pathways Study website.

Role of women in the transport sector

The transport sector in Kenya has historically been male dominated.³⁹⁴

Women have been historically underrepresented in the sector; most bus and minibuses drivers are men.³⁹⁵ In 2020, only 10% of public transport sector roles in Kenya were held by women. Of this 10%, the majority (85%) of employed women work as matatu conductors in the Nairobi Metropolitan area.³⁹⁶ Given their roles as conductors, women often work informally, their positions are more precarious, with wages lower than

on-board roles.³⁹⁷ Most of these women work for more than 12 hours a day, taking home approximately USD10 a day.³⁹⁸ Women are also underrepresented in leadership positions. In 2020, women made up 37.1% of non-managerial roles, compared to 29.7% at the management level.³⁹⁹

“Stereotypes about women’s place - or lack of it - in the urban transport sector remain, although these may reflect broader gender stereotypes in the country, rather than being rooted in the sector alone. These may take the form of assumptions that technical jobs are for men and administrative roles are for women or stereotypes that women should not be in the sector at all.”

Source: Pathways Study Interview, Staff of Government Body

³⁹²Muhoza, C., Wikman, A. & Chavez, R.C. (2021) ³⁹³National stakeholder tally includes global stakeholders, who are assumed to operate at a national scale ³⁹⁴Kishiue, A., Karla, D. G., & St. John, E. (2020) ³⁹⁵Muhoza, C., Wikman, A. & Chavez, R.C. (2021)

³⁹⁶Heinrich Boell Foundation. (2020) ³⁹⁷Flone Initiative (2020) ³⁹⁸Heinrich Boell Foundation (2020)

³⁹⁹Kishiue, A., Karla, D. G., & St. John, E. (2020)

Summary of barriers to and opportunities for women's economic empowerment in the transport sector

Barriers

Structural	Normative	Individual
<p>Transport policies in Kenya lack gender-specific analyses and objectives around women's employment.</p> <p>Women in leadership positions lack decision-making power.</p> <p>Inflexible work arrangements and workplace gender discrimination present barriers for women (especially those with children) to enter and progress in the sector.</p>	<p>Gender-based discrimination and negative harmful perceptions of women in the sector.</p> <p>High rates of gender-based violence and harassment perpetrated against female workers and passengers.</p>	<p>Inequalities in education levels driven by limited access to mentors, STEM subjects and digital skills gaps.</p> <p>Women have more limited access to financial capital.</p> <p>More limited access to training and capacity building.</p>

Opportunities and entry points

Structural	Normative	Individual
<p>Some consideration of gender in the National Transport Policy.</p> <p>Strengthening gender analysis of policy makers in the sector.</p> <p>Developing and strengthening policies and frameworks to address gender-based violence and harassment in the sector.</p>	<p>Shifting norms around the acceptability of gender-based violence and harassment on public transport.</p> <p>Promotion of women leaders in the sector as role models.</p>	<p>Existence of women conductors already working in the sector.</p> <p>Digital platforms reduce barriers to entry for self-employed drivers.</p>

Factors affecting women's economic employment in the transport sector

Structural factors

Transport policies in Kenya lack gender-specific analyses and objectives around women's employment. Kenya's Integrated National Transport Policy (2009), guides the transport sector and aims to “develop, operate and maintain an efficient, cost effective, reliable, safe, secure and integrated transport system...”.⁴⁰⁰ The National Transport Policy identifies gender as an emerging issue and considers gender to some extent by recognising gender-differentiated travel patterns and emphasising the need to reduce women's time spent travelling while performing socioeconomic activities, especially in rural and informal urban settlements. To achieve this, the Policy proposes the development and use of Non-Motorised and Intermediate Means of Transport (NMIMT) to enhance gender balance in the performance of social and economic household tasks and to increase women's time spent on economic and commercial activities.⁴⁰¹ However, when it comes to addressing gender-related barriers to employment, the policy is largely silent.

Women are represented in central positions in both policy making and planning processes, yet this participation does not guarantee that gender issues will be addressed in transport policy. While women are present in different levels of the transport sector, they do not have enough influence to change decisions regarding transport systems.⁴⁰² Change in transport policy depends on women's awareness of both the gender issues in policy and of how to advocate for such change.

Inflexible work arrangements and workplace gender discrimination present barriers for women (especially those with children) to enter and progress in the sector. Given the informal nature of agreements between bus owners and operators (drivers and conductors), employers remunerate their staff daily based on targets which results in drivers and conductors working numerous and lengthy shifts (12-14 hours daily).⁴⁰³ Due to the physical risks, pregnant women are forced to stop working early and lose part of their income during maternity leave, and eventually experience job losses after maternity leave.⁴⁰⁴

⁴⁰⁰Ministry of Transport and Infrastructure (2010) ⁴⁰¹Ministry of Transport and Infrastructure (2010) ⁴⁰²Muhoza, C., Wikman, A. & Chavez, R.C. (2021) ⁴⁰³Muhoza, C., Wikman, A. & Chavez, R.C. (2021) ⁴⁰⁴Muhoza, C., Wikman, A. & Chavez, R.C. (2021)

Normative factors

Women's employment in the public transport sector has been hindered by gender-based discrimination and negative harmful perceptions.

The sector has long been perceived as male dominated, leading to negative perceptions of women drivers and conductors.⁴⁰⁵ Women conductors and drivers face discrimination including verbal abuse, criticism and social stigma - in public/society and at home, with their actions being associated with waywardness. This contributes to women's scarcity in the transport sector.⁴⁰⁶

Gender norms around a woman's place (or a lack thereof) in the urban transport sector remain, although these reflect broader gender stereotypes in the country, rather than being rooted in the transport sector alone.

These most often take the form of assumptions that technical jobs are for men, while administrative roles are for women. In the formal urban transport sector, women face significant barriers to career progression, due to traditional gender norms and inequalities in education levels, access to mentors, and science, technology, engineering and mathematics (STEM) subjects.⁴⁰⁷ Though this gender gap is slowly narrowing, increasing recognition of the role of women in the transport sector is needed, in order to achieve a more gender-responsive

transport industry.⁴⁰⁸ Furthermore, long working hours are seen as barriers to women working in the transport sector, as women in Kenya spend more hours than men on unpaid work each day.⁴⁰⁹

“A conducive environment that is free from sexual harassment will encourage more women to join the industry. We face sexual harassment and abuse. The customer refuses to pay, and when they alight from the vehicle they will abuse you if you tell them to pay. He insults you, “Go and look for a husband and get married.” A lot of things. They don't think that I should be doing the work that I am doing. For this reason, they don't respect you.

Also, police should be respectful. Women conductors are more likely to be arrested than men. Men resist a lot, but it is easy for them to arrest a woman for minor offenses and lock her up.”

Source: Female Bus Conductor (National Public Transport Company), Pathways Study

⁴⁰⁵Muhoza, C., Wikman, A. & Chavez, R.C. (2021) ⁴⁰⁶Muhoza, C., Wikman, A. & Chavez, R.C. (2021) ⁴⁰⁷Kishiue, A., Karla, D. G., & St. John, E. (2020) ⁴⁰⁸Nyachio, G., & Mang'era, J. (2022) ⁴⁰⁹Kishiue, A., Karla, D. G., & St. John, E. (2020)

A major barrier to women’s economic empowerment in the transport sector is the high rate of gender-based violence and harassment for both passengers and employees. Women’s mobility needs and patterns have rarely been integrated into the transport infrastructure design and services. As such, female users of transport are often victims of harassment and assault.⁴¹⁰ For conductors, intimidation, lack of respect and discrimination, verbal harassment and sexual assault are prominent in the public transport sector. For passengers, women are

often victims of theft or even sexual assault at bus stops while waiting for transport, or when they are travelling from the bus stops to their homes.⁴¹¹ In fact, 88% of commuters surveyed have heard of or witnessed violence against women on public transport: in minibuses (matatus), buses and motorcycle taxis.⁴¹² Pathways Study interviewees corroborated that fears around safety and sexual harassment are significant barriers for women in many client-facing roles in the sector.

Case study: The Flone Initiative

The Flone Initiative is a women-led organisation working towards creating safe and accessible public transportation spaces for women and vulnerable groups. They do this by implementing projects and campaigns that influence behavioural change, generate knowledge and movement building.

In Kenya, the Flone Initiative has become a leader in ending sexual assault and harassment in public transportation spaces. It has led several campaigns, such as the “#MyDressMyChoice” campaign, which has led to passing legislation that makes public stripping of women a criminal offence punishable by up to 10 years imprisonment. Likewise, they have also created the “Report it! Stop it!” platform which is a crowd mapping platform where survivors and victims of sexual harassment and assault speak out and map out their ordeals in public spaces, to seek redress and support.

Source: <https://floneinitiative.org/>

⁴¹⁰Muhoza, C., Wikman, A. & Chavez, R.C. (2021) ⁴¹¹Muhoza, C., Wikman, A. & Chavez, R.C. (2021) ⁴¹²Flone Initiative (2018)

Individual factors

Women's more limited access to financial capital influences their economic opportunities in the sector. Most bus and minibuss owners are men who have the necessary access to resources and can, much more easily than women, access loans for investment in the transport sector. As a result, fewer women have invested in the sector.⁴¹³ Similarly, Pathways Study interviewees also noted how individual barriers, such as women's more limited access to higher education (including science, technology, engineering and mathematics (STEM) fields) as well as cost barriers associated with training, hinder women's entry into higher-paid positions.

Access to training and capacity building is limited for women seeking employment in the transport sector, due to barriers such as limited awareness, high training costs, accessibility and unequal gender relations.⁴¹⁴ These barriers to training and capacity building limit women's prospects in the transport sector.

Lack of digital literacy has limited some women's ability to engage in more innovative approaches to the transport sector, such as through ride hailing apps.⁴¹⁵ Alongside the limitations of not having the financial capital to own vehicles, due to the pre-existing digital gender divide, many

women often have limited digital skills to navigate the applications that may help them benefit from online ride hailing services.⁴¹⁶

Recommendations for the transport sector

1. Work with the government and related bodies to strengthen the gender responsiveness of transport policies to help address gender-differentiated transport patterns and needs related to both female users and workers.

Recommended strategies include:

- Support initiatives to build capacity and skills on gender and transport at national, regional, local, and community levels. For example, train government bodies to address gender-related barriers within transport-related urban planning, and include women (women staff, women community leaders and members, women transport facility users, etc.) in such planning initiatives and design development.
- Enhance the mainstreaming of gender into the revised national transport policies and regulations, with specific targets to reduce gender inequalities regarding employment in the transport system.
- Work with relevant bodies to establish a framework for prevention and response to gender-based violence and harassment within the public transport system.

⁴¹³Muhoza, C., Wikman, A. & Chavez, R.C. (2021) ⁴¹⁴Mwangi, S. M. (2014) ⁴¹⁵Organisation for Economic Co-operation and Development (OECD) (2018) ⁴¹⁶Organisation for Economic Co-operation and Development (OECD) (2018)

- Strengthen the gender capacity of key government and private sector stakeholders to commit to policies, regulations and actions that further gender equality, and monitor gender equality commitments.
- Improve women's representation within key government stakeholders, to promote integration of women's perspectives in policy and initiatives design and implementation.
- Advocate with government for improved gender-responsive policies in the sector, including upholding women's labour rights and occupational health and safety.
- Improve working conditions for women transport workers including formal and long-term engagement and improved pay packages commensurate with working hours and family-friendly human resource policy and procedures.
- Work with sector stakeholders (including employers) to challenge attitudes towards gender roles and stereotypes in the sector.
- Engage women and women's groups in the design of gender-responsive policies.
- Strengthen sector-wide safeguarding standards, such as promotion of International Finance Corporation (IFC)'s social and environmental performance standards.

2. Support multi-sectoral initiatives to address gender-based violence and harassment in the transport sector.

Recommended strategies include:

- Adopt a multi-pronged collaborative approach to tackling gender-based violence and harassment embracing all stakeholders in the transport services sector including drivers, conductors, stage attendants, union representatives and commuters. Transport provider staff and management, governments, city planners and concerned citizens should also be included.
- Work with the government and related bodies as well as transport sector investors to integrate gender and GBVH risk mitigation and response within procurement and due diligence processes. This should include assessment and minimum requirements for companies' capacity to assess and address GBVH-related risks of transport projects (i.e. whether they have the capacity and resources to prevent gender-based violence and harassment from happening, to encourage gender-based violence and harassment to be reported when it occurs and to respond to reports when they are made).
- Work with transport companies to identify GBVH risks and assess companies' capacity to address and respond to risks. For example, this

should include working with leadership to create a gender-responsive and supportive organisational culture, ensuring sufficient policies and codes of conduct are operational and efficient, establishing grievance and investigation mechanisms, ensuring transparent recruitment and adequate HR processes, engaging in training and awareness-raising activities, and putting in place appropriate measures to ensure gender-responsive and safe working environments.

- Establish functioning GBVH reporting mechanisms including anonymous reporting options and promote widely through signage on public transport.
- Undertake behaviour change communication to raise awareness of zero tolerance for gender-based violence and harassment on public transport among the public.
- Facilitate community policing and bystander interventions to provide mechanisms and strategies on how to intervene in a confrontational way without putting oneself at risk. Support the establishment and management of hotline reporting systems.
- Provide training targeted at police officers and relevant service providers to enable an appropriate response to violence against women.
- Implement safety infrastructure such as better lighting, CCTV cameras, alarms and signage. Using stickers and signage inside vehicles, clearly indicating that sexual harassment of any kind is unacceptable and that all reports of harassment will be investigated, and action taken immediately against those found guilty.
- Monitor effectiveness of reporting mechanisms to ensure survivor-centred approaches in the event of gender-based violence and harassment which are safe and confidential.
- Collaborate with initiatives such as the Flone Initiative that have created a database based on mobile phone technology to collect data related to gender-based violence especially for women (and girls) in the public transport system.

3. Empower women in the transport sector.

Recommended strategies include:

- Work with employers to promote gender-responsive workplaces incentivised through a benchmarking initiative which promotes employees who meet minimum standards.
- Reduce and address financial barriers to training through internship schemes and grant programmes which target young women.

- Facilitate the conduction of sector dialogues (with employers, workers, unions, etc.) to address the stereotyping of women's roles in the transport sector while supporting women in the transport sector to join and actively participate in transport SACCOs.
- Work with women working in the sector to improve leadership skills and career development opportunities, linking young women with women leaders for mentorship. Promote women leaders as role models.
- Targeted recruitment of women into traditionally male-dominated roles through recruitment quotas and supporting education to employment transitions for young women in STEM subjects.
- Work with academic institutions and higher education bodies to integrate gender and GBVH issues within transport related training and academic qualifications.
- Increase female representation in technical and management roles in transport and to enhance women's participation in planning and decision-making processes to ensure their voices are heard and their needs are understood.
- Facilitate women's strengthened participation through enhanced skills, e.g. certified mechanical training, certified first aid training, self-defence skills, etc.

This could be through partnership with the Traffic Police department, leading driving schools and leading motor vehicle assembly companies.

4. Address research gaps and build evidence of what works.

Recommended strategies include:

- Commission and undertake participatory research to contribute to the evidence base on gender-based violence and harassment, and health and safety in the transport sector, including understanding the barriers and challenges faced by different marginalised groups of women.
- Commission and undertake participatory research to further explore normative challenges and opportunities in transport, including regional differences.
- Ensure rigorous monitoring of interventions to strengthen the evidence base on what works for achieving increased women's economic empowerment in the transport sector.
- Ensure meaningful participation of women workers and customers in design of all interventions, including through participatory methods.
- Commission and undertake research to understand the gendered impacts of COVID-19 on women working in transport.



6. Implications and recommendations

Kenya has made significant progress on gender equality indices including in the areas of education, political participation and formal labour market participation. However, the findings in this report have highlighted significant structural-, normative- and individual-level barriers that limit women in Kenya in advancing their economic empowerment and wellbeing. Consequently, while women's labour force participation has increased in Kenya, the quality of their employment remains limited because most of their gains have been in low paid, mostly informal, insecure, and often unsafe jobs.

WEE policies in Kenya fall short of guiding programme plans and implementation mechanisms to overcome structural gender-based inequalities in the socioeconomic spheres that women must navigate.

In Kenya, WEE policies and programmes face numerous challenges as they endeavour to focus on women's ability to gain access to and control over productive resources and gain recognition as significant economic actors. Most of these challenges are embedded in the factors that inhibit women's agency and voice in both private and public sectors. However, existing WEE policies narrowly focus on skills development for entrepreneurship and other forms of income generation without factoring in the intersectional influences that shape women's disadvantaged position. For example, limited attention is paid to tackling unpaid care work as a fundamental factor that works to women's disadvantage in general but especially among lower-income and marginalised women.

The findings highlight significant opportunities to enhance women's economic empowerment and potential in Kenya.

A coordinated, multi-pronged and multi-stakeholder approach must be adopted to address and tackle barriers identified at each level. At the same time, it is critical to recognise what is working within the country, namely programmes with potential for scale and high levels of impact. The following recommendations and considerations have

been articulated recognising the challenges experienced and successes achieved by the county in strengthening WEE outcomes. It involves engaging policy makers, programmers and research - including those directly working on WEE-focused programmes and initiatives - as well as those involved in broader/synergistic economic development programming, which directly or indirectly impact WEE outcomes. These proposed recommendations can serve as a starting point for further deliberations by multiple stakeholders, including government, to ensure actionable interventions within mutually-agreed timeframes.

6.1 Policy and advocacy recommendations

Current situation

- In Kenya, of the 84% of jobs categorised as informal, 66% are held by women. These informal women workers are largely unprotected from social security measures and existing labour rights legislation, and insufficiently protected against the worst of the socioeconomic shocks of the COVID-19 pandemic.
- The country has not yet ratified the 2019 Violence and Harassment Convention (No. 190) and the Convention on Domestic Workers (C189).

- Absence of framework and specific policies on unpaid care work and domestic work.
- Significant gender inequity in access to land and inequalities in delivery of land titling.
- Although progress has been made in increasing overall access to education, there are still differential access and enrolment rates between genders with adolescent girls being particularly vulnerable to school dropout at the same time as facing barriers to realising their SRHR.
- National WEE initiatives often operate in silos, as add-ons to mainstream economic development programmes, while low credit limits and lack of coordination on women's economic empowerment from national to local levels restrict their potential.
- Implementation of WEE-related policies and programmes is hindered by a shortage of qualified personnel in gender-based analysis.

1. Address key policy gaps - at both national and country level - to improve protection of the informal workforce and improve the implementation of existing WEE-related commitments, legislation and programmes.

Recommended strategies for consideration include:

- a. Work with the government to extend labour rights provisions to informal workers and include as a priority the development and implementation of legal and regulatory frameworks for the rights of informal workers, while also strengthening implementation of existing labour legislation.
- b. The government should prioritise ratification of the ILO Conventions on Domestic Workers (No. 189) and Violence and Harassment (No. 190).
- c. Create a comprehensive policy framework informed by women's experience in care work (such as setting up regulated parental care and public daycare centres); this also includes a need for consolidation of policy interventions across sectors and ministries.
- d. Invest in gender-responsive public services - such as piped water, sanitation, electricity, and transport - to reduce the burden of women's unpaid care work, including childcare.
- e. Support gender-responsive land titling schemes. Engage with registrars and

offices involved in land titling schemes to advocate for gender-equitable distribution and for women to be included in land titling documents.

- f. Strengthen legal and regulatory frameworks that enable women to access credit and criminalise discriminatory practices.
- g. Strengthening policies which indirectly impact on women's economic empowerment including tackling causes of school dropout for girls as well as supporting education to employment pathways and improving provision of youth-friendly SRHR services.
- h. Work with the government to build on existing Affirmative Action Funds (AAFs) to ensure they deliver meaningful and sustainable results for women and girls.
- i. Work with the government to strengthen capacity in gender analysis and improve the collection of gender-disaggregated data in priority areas including national employment data.
- j. Support better planning, coordination and collaboration between national- and county- level strategies and programmes around women's economic empowerment to improve the efficiency, effectiveness and sustainability of AAFs. For example, this could include development and implementation of county-level WEE plans engaging multiple stakeholders across sectors and public services.

Current situation

- Customary laws and systems have significant negative impacts on women, especially in rural areas.
- An estimated 65% of Kenyan land - including clan land, group ranches and communal grazing lands - was covered by customary tenure rights, rules and structures, which often exclude women from rights to land.
- Islamic law - which applies to Kenya's 11% Muslim population - is in tension with civic rights legislation around women's inheritance and property rights.
- Gaps exist in local-level responses to gender-based violence including women's land dispossession.

2. Undertake county-level sensitisation, capacity building and advocacy around existing legislation to strengthen women's rights.

Recommended strategies for consideration include:

- a. Training and capacity building of key duty bearers, including traditional customary structures, local government and law enforcement, on key legislation regarding women's right to land ownership, to reduce bias and discrimination against women, and improve transparency and consistency on decision making.

- b. Prioritise female-headed households and facilitate community-level conversations and peer-to-peer training, e.g. with elders/chiefs, social workers, community health volunteers, teachers and other stakeholders on women's land rights and constitutional law.
- c. Enhance synergies between judicial and customary laws to promote accessibility to legal support by rural communities.

6.2 Programming recommendations⁴¹⁷

Current situation

- Despite having one of Africa's most developed and diverse financial sectors, which is characterised by a high level of innovation in financial technology, credit supply in Kenya is low.
- Majority of women do not have access to traditional banks, given the large number of conditions and limited access to collateral.
- Therefore, for most women, their main access to credit is limited smaller loans from social networks, associations and unregulated microfinance institutions.
- Kenyan women-owned micro, small, and medium-sized enterprises (MSMEs) face an estimated USD2.7 billion credit gap.

1. Advocate to remove gender-based barriers to finance and promote women-friendly financial services and products.

Recommended strategies for consideration include:

- a. Assess the opportunity for partnership between microfinance institutions and NGOs to support women-led SMEs to become bankable. By investing in a partnership between microfinance institutions and NGOs and providing access to low-cost funding, microfinance institutions could lower their interest rates and provide longer-term and higher funding to women-led SMEs to help the target groups build their capital and eventually build their business portfolios to qualify for lines of credit and traditional financing.
 - i. This could be fostered through targeted programming to increase women's access to financial services and improve their financial literacy. A potential pathway to achieve this entails working with the Central Bank of Kenya (CBK) to adjust policies and requirements for formal microfinance institutions to offer loans that are more accessible for women, such as by allowing alternative forms of collateral. In conjunction, ensure that potential applicants have necessary financial literacy support to fill out applications and know the terms of their loans.

⁴¹⁷For stakeholders directly involved in WEE initiatives and stakeholders involved in general economic development programming not solely focused on women. These stakeholders may be operating at local, national and/or regional levels

- b. Engage women meaningfully in the design of financial services and products (including mobile money products), to ensure accessibility for all women including the most marginalised (such as young women, women with disabilities, rural and illiterate smallholders, etc.).
- c. Consider potential investment in microfinance institutions to provide funding specifically for women's collectives and reduce the level of interest and value on these loans. Such investments could require tailored technical and institutional support to build the microfinance institutions' efficiency in providing longer-term credit to provide better access for rural clients.

Current situation

- Women in Kenya work longer hours compared to men, yet they earn less due to their significant unpaid domestic and care work responsibilities.
- Gender employment segregation exists across sectors, influenced by norms and stereotypes around acceptability of different roles for men and women.
- Inequitable household- and community-level norms hinder women's decision-making power, income-earning opportunities and control over income.

- Prevalence of gender-based violence and intimate partner violence normalised; approximately 42% of women and men believe that wife-beating can be justified under certain conditions.

2. Work with communities to shift social norms and to improve women's and girls' wellbeing.

Recommended strategies for consideration include:

- a. Strengthen behaviour-change communication focused on gender-equitable attitudes, as well as promoting positive non-violent relationships.
- b. Identify role models to act as champions for behaviour change towards gender equality within communities.
- c. Increase childcare support for households, through social assistance schemes for households with children. These could be in the form of childcare allowances, cash transfers, vouchers or "cash-for-care" programmes.
- d. Work with religious and community leaders to function as "care champions", who model positive examples of dividing household tasks among heads of household, irrespective of traditional gendered responsibilities. This could motivate more men and boys to participate in unpaid care work, including childcare.

- e. Build on existing efforts to improve understanding of what works to increase women's access to and control over land and other assets.

Current situation

- Women's access to social capital is constrained by traditional social norms, which confine women to the domestic sphere.
- Informal service providers, such as rotating savings and credit associations (ROSCAs), accumulating savings and credit associations (ASCAs), village savings and loan associations (VSLAs) and other community-based savings solutions, are a core part of women's financial portfolio in Kenya.
- While informal women's groups for savings and credit are popular, registered women's cooperatives are more limited.
- Women's access to cooperatives/collective action is linked to intra-household dynamics, gender norms, cooperative policies and access to land.
- Cooperatives and village savings and loan associations (VSLAs) present one of the best opportunities for women to build social and economic capital and overall empowerment.

3. Work with and grow women's collectives to build social, human and economic capital, and tackle normative barriers.

Recommended strategies for consideration include:

- a. Cooperatives, VSLAs and other socioeconomic interventions should consider household approaches which explicitly stimulate discussions, promote gender-equitable attitudes and norms, and support families to negotiate around gender roles and norms which guide intra-household decision making and labour.
- b. Support livelihoods and economic empowerment initiatives coupled with gender-transformative interventions which increase women's access to and control over economic assets and access to financial services, promote their financial independence, reduce their vulnerability to economic and other forms of gender-based violence, and support women's ability to seek relevant GBV support services (i.e. health, legal assistance, etc.).
- c. Build on existing efforts to improve understanding of what works to increase women's access to and control over land and other assets.
- d. Holistic training and skills-based interventions focused on women entrepreneurs which include business, financial and socio-emotional skills building.

- e. Ensure all agricultural activities conduct GBV risk assessments and develop steps to track incidences of gender-based violence, especially during high-risk times such as the harvest season, and take steps to mitigate GBV risks. To that end, ensure that implementers develop safe referral and reporting protocols, and articulate how the project will handle incidents when they are made aware of them so that cases are handled safely and ethically by qualified providers.

4. Support and fund the design and implementation of programmes that promote holistic development of women’s individual capabilities and resources including skills building, leadership, networking, confidence building, linkage to markets, awareness, and practice of sexual and reproductive health and rights (SRHR), etc.

Recommended strategies for consideration include:

- a. This should entail providing robust resources for holistic programme designs that address the “whole woman” in a qualitative manner rather than a numbers-driven WEE programming approach that does not consider and resource the “whole person” or consider factors that could enhance or derail women’s economic empowerment (for different categories of women).

Current situation

- Despite a broadly supportive policy environment, women continue to experience workplace discrimination and occupational segregation, especially exclusion from more remunerative wage employment, due to lack of enforcement.

5. Work with large employers to leverage opportunities for women’s economic empowerment in different sectors:

Recommended strategies for consideration include:

- a. Support gender inclusion benchmarking initiatives for employers to improve monitoring and enforcement of labour rights legislation, while incentivising greater compliance.
- b. Work with Senior Leadership to build gender capacity and shift organisational cultures.
- c. Enhance and advertise initiatives targeted at reducing the gender pay gap through, for example, mandatory reporting for public and private sector entities.
- d. Increase employer adoption of family-friendly workplace arrangements and policies, such as: paid maternity, paternity and parental leave; family health insurance; on-site daycare; flexible work hours; home- based work; and breastfeeding rooms.

6.3 Research, monitoring and evaluation recommendations

Current situation/ Challenges to be addressed

- Limited gender disaggregation of national employment data and limited gender analysis, data and evidence at sectoral level.
- Lack of recent national data on time use and unpaid work.
- Limited evidence of what works to economically empower women in the Kenyan context, including the efficacy and opportunities presented by VSLAs.
- Absence of research and evidence related to gender discrimination in the workplace.
- Limited data and evidence on the lived experiences of marginalised groups, including women with disabilities.
- Limited robust gender analysis of agricultural value chains.
- Presence of patriarchal norms and high levels of gender-based violence which mean that initiatives which lead to a change in these norms may lead to backlash including increased gender-based violence.

1. **Ensure WEE monitoring and evaluation is mainstreamed in the programmes/projects.** Without establishing firm baselines, realistic targets cannot be set.
2. **Collect more (and robust) national data on unpaid care time use and childcare,** specifically related to the impact of COVID-19 on childcare, to develop evidence-informed programmes and policies, and to evaluate the impact of existing response and recovery efforts.
3. **At a minimum, disaggregate results by gender and age, and include disaggregated targets.** Wherever possible, programmes and research should further disaggregate by other socioeconomic characteristics including income, age, race, ethnicity, disability, migratory status and geographic location.
4. **Commission mixed-methods evaluations** on these issues (unpaid care time use and childcare including the impact of COVID-19 on them), to understand how and why change happens, and to better understand women's lived realities through participatory qualitative research and theory-based evaluations.

5. **Commission participatory and action research with the most marginalised groups of women**, including women with disabilities, migrants, widows and young women, to understand different barriers women face and to design inclusive programmes.
6. **Monitor, track and mitigate against any signs of potential backlash** during programme implementation, including increased rates of violence against women.
9. **Conduct research on the extent to which the private sector, civil society and government entities in Kenya have protective workplace policies** and on the extent to which these policies are enforced. Use this research to identify: (i) model organisations/entities that provide decent working environments for all employees and leverage these models as examples of leaders in Kenya; and (ii) organisations that provide and execute women-centric provisions - with a view to exploring how this can be scaled across companies and sectors.

In conjunction with KEWOPA (under its human capital development goal from its strategic plan 2019-2023) and other relevant stakeholders, the following propositions for evidence-based research to inform policy and programme formulation can be explored:

7. **Conduct robust and region-specific gender-responsive value chain analyses** of key agricultural products to determine where there are opportunities to enable and strengthen women's entrepreneurship in agriculture and identify existing markets for products.
8. **Conduct a study of VSLA models** being used across Kenya to identify which are showing promising results for women's empowerment.

Appendices

Appendix 1 - Explanation of methodology

Scoping study

A scoping study was implemented to guide research fundamentals

Euromonitor International undertook preliminary research to analyse the existing literature on women's economic empowerment in the 13 countries, identify research and data gaps to help develop research objectives/questions and guide the methodology design of the Pathways Study.

Multiple drivers and barriers to women's economic empowerment exist, and the initial scoping research helped identify key commonalities as well as underlying differences across sectors and countries. In agriculture, the role of women within local governance and resource control/distribution structures is critical to success, and cooperatives/collectives have been effective at increasing women's economic outcomes and agency. In non-agriculture sectors, employment segregation and unpaid care work, both usually driven by gender norms,

are key barriers relegating women to certain roles and/or constraining women from certain sectors to lower-paying positions/occupations within sectors.

Additionally, while national institutions are often tasked with addressing women's economic empowerment broadly, local entities and sector-specific organisations are better placed to implement meaningful changes/localised solutions that expand women's economic opportunities in a sustainable way.

Sample findings from scoping study

Shared barriers across SSA		Country-level barriers
Employment concentration in informal, low-wage and low-skilled sectors	Inadequate access to financial institutions and affordable credit facilities	 High fertility/adolescent fertility rates
Employment concentration in administrative positions, low representation in managerial positions	Under-investment in education beyond baseline and primary levels	 Inadequate access to reproductive health/family planning needs
Broad wage gap in both formal and informal sectors	Imbalanced household power dynamics/sociocultural barriers on gender roles	 Low life expectancy/high maternal mortality rates
Under-representation in key growth sectors	Significant time spent on unpaid care work and domestic household chores	 Inadequate access to safe transport
Education and employment discrimination that contributes to employment segregation	Gender norms that limit women's opportunities	

Employment
 Access to resources
 Social and cultural
 Health and safety

¹ Note: Countries listed under the 'country-level barriers' reflect SSA countries (within the scope of the Pathways Study) that experience the highest levels of the listed WEE health-related barriers. These include:

- High fertility/adolescent fertility rates: Angola, Cote d'Ivoire, Nigeria, Senegal, Tanzania & Uganda
- Inadequate access to reproductive health/family planning needs: Angola, Cote d'Ivoire, Ghana, Nigeria, Senegal & Uganda
- Low life expectancy/high maternal mortality rates: Cameroon, Cote d'Ivoire & Nigeria
- Inadequate access to safe transport: Ethiopia, Rwanda, Tanzania & Uganda

Sector selection

In executing the first key objective of the Pathways research programme (“Identifying sectors with the most potential to contribute to and benefit from expanding women’s opportunities”), Euromonitor International considered the level of these opportunities, both in terms of potential/scope (reaching majority of women across the country) and in terms of feasibility (ease to expand opportunities). Quantitative and qualitative methods were utilised to ensure a balanced perspective on the sector selection.

Focusing on priority sectors, using economic modelling to tease out the data/quantitative story for women’s economic empowerment

The United Nations’ globally-recognised International Standard Industrial Classification of Economic Activities (ISIC Rev. 4)⁴¹⁸ was utilised for the definition of sectors. In order to ensure full alignment with other data sources (including Euromonitor International’s proprietary Passport database from which other data was sourced), the ISIC’s 21 categories/sectors were consolidated into 14 overall sectors (please refer to Appendix 2 for full definitions). Euromonitor International’s Analytics team analysed historic and current data available at a country level on the main economic

sectors. The team developed forecasts for productivity, employment and women’s economic potential in each economic sector. This modelling used variables including Gross Value Added (GVA) at sector level, Gross Domestic Product (GDP), Employment Data, Capital Data, Demographics Data, sourced from Passport (Euromonitor International’s Passport database). The analysis also incorporated data from the International Labour Organization statistical database (ILOSTAT⁴¹⁹): (i) Employment data by sex and economic activity; and (ii) Mean weekly hours worked per person by sex and economic activity. The African Development Bank Group (AFDB) database⁴²⁰ provided additional input on: (i) GVA from Education, Human Health and Social Work Activities - for Angola, Botswana and South Africa; and (ii) Gross Capital Formation per public/private sector. These metrics were utilised in a model to predict the GVA share from GDP using fixed effect panel data regression. The metrics were also used in another model to assess the benefit of women’s inclusion per sector (using a Cobb-Douglas production function with labour disaggregated by gender⁴²¹).

Euromonitor International then developed these findings into a visual scorecard that ranks sectors based on three scenarios: (i) sector performance; (ii) labour opportunity and productivity; and (iii) gender labour gap.

⁴¹⁸See https://unstats.un.org/unsd/publication/seriesm/seriesm_4rev4e.pdf ⁴¹⁹<https://ilostat.ilo.org/>

⁴²⁰<https://dataportal.opendataforafrica.org/> ⁴²¹The methodology was adjusted based on earlier work by Espinoza, Raphael and Ostry, Jonathan D. and Papageorgiou, Chris, *The Armistice of the Sexes: Gender Complementarities in the Production Function* (June 2019). CEPR Discussion Paper No. DP13792, Available at SSRN: <https://ssrn.com/abstract=3428312>

Scorecard scenarios for ranking economic sectors

Scenario 1:		Scenario 2:		Scenario 3:	
<p>Women's opportunities rest mainly on the sectors' performance: Women will benefit from huge increase of GVA in the most dominant sectors.</p>		<p>Women's opportunities rest mainly on labour performances: Women will benefit from huge increase of labour force and sector productivity.</p>		<p>Women's opportunities rest mainly on the current gender gap: Women can win in sectors where gender gap is high and sectors will highly benefit from female inclusion.</p>	
Rank	Sectors	Rank	Sectors	Rank	Sectors
1	Agriculture, Forestry And Fishing	1	Agriculture, Forestry And Fishing	1	Construction
2	Transport Storage And Communication	2	Financial And Insurance Activities	2	Agriculture, Forestry And Fishing
3	Construction	3	Wholesale And Retail Trade; Repair of Motor Vehicles And Motorcycles	3	Financial And Insurance Activities
4	Wholesale And Retail Trade; Repair of Motor Vehicles And Motorcycles	4	Transport Storage And Communication	4	Transport Storage And Communication
5	Financial And Insurance Activities	5	Construction	5	Utilities
6	Education	6	Utilities	6	Other Services
7	Other Services	7	Other Services	7	Wholesale And Retail Trade; Repair of Motor Vehicles And Motorcycles
8	Utilities	8	Education	8	Manufacturing
9	Public Administration And Defence; Compulsory Social Security	9	Manufacturing	9	Real Estate Business And Administrative Activities
10	Manufacturing	10	Public Administration And Defence; Compulsory Social Security	10	Education
11	Real Estate Business And Administrative Activities	11	Real Estate Business And Administrative Activities	11	Public Administration And Defence; Compulsory Social Security
12	Accommodation And Food Service Activities	12	Human Health And Social Work Activities	12	Accommodation And Food Service Activities
13	Human Health And Social Work Activities	13	Accommodation And Food Service Activities	13	Human Health And Social Work Activities
14	Mining And Quarrying	14	Mining And Quarrying	14	Mining And Quarrying

The scorecard was shared with country working group participants through workshop sessions to ensure that sector selections reflected inputs from country-level stakeholders

In order to ensure a balanced approach to choosing the sectors of focus, Euromonitor International organised “sector selection” workshops per country to discuss the findings from the scoping study and scorecard.⁴²²

Leveraging Steering Committee and partner networks, participants/stakeholders from the private and public sectors of the country were invited to share their feedback on the scorecard sectors and to provide input on sectors/sub-sectors of focus. Country stakeholders' knowledge and experience were incorporated to ensure that the selection of the sectors was contextually cognisant, while considering the informal economy and the socioeconomic, political and cultural

⁴²²These “sector selection” workshops for the Kenyan Pathways Study occurred between December 2020 and March 2021

factors that are likely to drive women’s opportunities. Noteworthy is that the sectors proposed by participants were mostly aligned with the scorecard findings.

Euromonitor International then conducted additional secondary research to validate the sectors proposed during the workshop in order to develop a matrix of criteria and considerations (see below) to support the final selection of three sectors: (i) Maize; (ii) Livestock; and (iii) Transport.

Selection Criteria Deep Dive: Kenya

Broad Economic Sector	Specific Sectors/ Commodities (if applicable)	Criteria fulfilled (checklist)						Criteria fulfilled (explanation)	Considerations met & Explanation	Potential Challenges (conducting research in sector + sector-specific)
		1	2	3	4	5	6			
Agriculture	Maize	✓	✓	✓	✓	✓	✓	Rural focus. Immediate opportunity	Key subsistence crop. Valid for younger and older women across education levels	Harvest split between own and commercial use limits commercial activity/ potential economic gains
	Livestock	✓	✓	✓	✓	✓	✓		Covers pastoral regions across country	Water scarcity. Diminishing grazing area. Livestock vs. wildlife conflict. Poor support infrastructure
Transport, Storage and Communication	Transport	✓	✓		✓	✓	✓	Rural and Urban interplay. Immediate opportunity	Valid nationality with key relevance in urban areas	Broadly defined and largely informal sub-sectors may require wide data collection. Also, not a typical sector for women's participation (as employees and/or entrepreneurs).

Criteria

- | | | | | | |
|-----------------------------------|-----------------------------|---------------------------------|---|--|-----------------------|
| 1. Incorporating informal economy | 2. Ability to effect change | 3. Women's preferences & agency | 4. Alignment with govt strategy/national devpt plan | 5. Timescale of intended impact + sector potential | 6. Scorecard priority |
|-----------------------------------|-----------------------------|---------------------------------|---|--|-----------------------|

Stakeholder mapping

The research team identified key WEE stakeholders in relevant sectors mainly via desk research and supplemented with interviews. The research team then mapped these stakeholders per location (e.g. region/province/state) in the country

The research team (Euromonitor International and country research partners) used desk research and targeted outreach and interviews to identify and map key stakeholders playing a key role in women’s economic empowerment within each sector. The objective of this mapping was twofold: (i) to identify key stakeholders - public and

private per sector in each country, their operations within the supply/value chain, key projects/initiatives, any key provisions for women (e.g. membership, leadership, gender-focused programmes, etc.) and their impact on women's economic empowerment; and (ii) to identify potential stakeholders to be interviewed for the Pathways Study.

This mapping produced 130+ stakeholders in Kenya across the (i) Maize, (ii) Livestock, and (iii) Transport sectors. These stakeholders included: (i) sectoral structures (associations, cooperatives and collectives, organisations and representative bodies); (ii) government ministries, departments and agencies; (iii) private companies; and (iv) non-governmental organisations - NGOs (international and country). Please refer to the [Pathways Study website](#) for the full mapping of stakeholders.⁴²³

Interviews

The research team conducted interviews with key stakeholders to dive into women's roles per sector, including the drivers and challenges faced and future opportunities

The research team for Kenya conducted a total of 27 in-depth interviews with stakeholders including cooperatives/collectives, industry associations, NGOs/INGOs and civil society organisations, private companies and public entities. The objective was to discuss women's participation in the specific sectors in Kenya, the key drivers/barriers to expanding women's opportunities, and the actionable steps to getting there. The questions were structured into three broad themes/objectives (examples of broad topics discussed per theme below):

Interviewee Type	Maize	Livestock	Transport
Community-Based Organisations, Non-Governmental Organisations (National and Global) and International Development Body/ Donor	7	-	
Cooperatives/Collectives (including Producer Associations)	1	1	3
Government Bodies	8	1	1
Industry Associations (including Employer/Employee Associations)	-	-	1
Private Companies/ Organisations/Individuals	1	-	1
Research Think Tank	1	-	1
Total	18	2	7

⁴²³Stakeholder listing is based on secondary research and interviews, so all stakeholders (especially those with highly localised and/or offline operations) may not have been captured in the listing. All maps and tables present best-available information and can be updated as new information is received

1. Sector/Sub-sector overview and trends

- What are the sector's drivers and constraints - generally and for women specifically?
- How does the sector provide opportunities for achieving sustainable employment and/or sustainable livelihoods?

2. Current status of women in sector

- What types of positions/jobs do women hold (formal and informal)? Why?
- What are the drivers of and barriers to women's (increased) economic participation in the sector (employment, entrepreneurship, career advancement, etc.)?

3. Future opportunities for women in the sector and actionable solutions

- What type of roles/positions/jobs/opportunities (including self-employment) can women target? How? What is needed to support them?
- What are the current solutions being implemented?
- Are there any other solutions not yet being implemented that may improve women's economic participation in the sector?
- Who are specific key stakeholders crucial to implementing identified solutions?

Analysis and reporting

Findings from primary and secondary sources were analysed and developed into a report (including actionable recommendations) that was reviewed by multiple stakeholders/partners

The research team then analysed data and insights collected from secondary and primary research to produce key findings and proposals to improve women's economic opportunities. Key drivers and barriers plus preliminary recommendations were then developed for discussion/elaboration with country working group participants in a "developing recommendations" workshop facilitated by Euromonitor International.⁴²⁴ This was in order to integrate their expertise and knowledge of the country's context into the analysis, to ensure the final recommendations are tailored, relevant and feasible for women in the country.

Feedback from country working group participants was then incorporated ahead of sharing the draft reports with key stakeholders (sector experts, thematic experts, Steering Committee) for validation, and working with Kore Global for finalisation.

⁴²⁴These "developing recommendations" workshops for the Pathways Study occurred between March 2021 and June 2021

Appendix 2 - Sector classification⁴²⁵

Overall sectors based on International Standard Industrial Classification of Economic Activities (ISIC Rev. 4)

#	Sector Name	Description
1	Accommodation and Food Service Activities	This category corresponds to Section I of the International Standard Industrial Classification (ISIC Rev. 4), and comprises units providing customers with short-term lodging and/or preparing meals, snacks, and beverages for immediate consumption. The section includes both accommodation and food service activities because the two activities are often combined at the same unit.
2	Agriculture, Forestry and Fishing	This category corresponds to Section A of the International Standard Industrial Classification (ISIC Rev. 4), and covers the exploitation of vegetal, animal and fish natural resources. The section comprises the activities of growing crops, raising animals, harvesting timber and harvesting other plants and animals from a farm or their natural habitats. Fishing is defined as the use of fishery resources from marine or freshwater environments, with the goal of capturing or gathering fish, crustaceans, molluscs and other marine products (e.g. pearls, sponges, etc.).
3	Construction	This category corresponds to Section F of the International Standard Industrial Classification (ISIC Rev. 4), and includes general construction and special trade construction for buildings and civil engineering, building installation and building completion. It includes new work, repair, additions and alterations, the erection of prefabricated buildings or structures on the site and also construction of a temporary nature.

⁴²⁵This is a definitions summary of all 14 sectors analysed in developing the scorecard for the 13 countries. However, the broad sectors of focus per country are limited to two to three, with a deep dive analysis of sub-sectors and/or agricultural commodities

Overall sectors based on International Standard Industrial Classification of Economic Activities (ISIC Rev. 4)

#	Sector Name	Description
4	Education	This category corresponds to Section P of the International Standard Industrial Classification (ISIC Rev. 4) and includes public as well as private education at any level or for any profession, oral or written as well as by radio and television or other means of communication. It includes education by the different institutions in the regular school system at its different levels as well as adult education, literacy programmes, etc. Also included are military schools and academies, prison schools, etc., at their respective levels.
5	Financial and Insurance Activities	This category corresponds to Section K of the International Standard Industrial Classification (ISIC Rev. 4) and comprises units primarily engaged in financial transactions, i.e. transactions involving the creation, liquidation or change of ownership of financial assets. Also included are insurance and pension funding and activities facilitating financial transactions. Units charged with monetary control, the monetary authorities, are included here.
6	Human Health and Social Work Activities	This category corresponds to Section Q of the International Standard Industrial Classification (ISIC Rev. 4) and includes the provision of health care by diagnosis and treatment and the provision of residential care for medical and social reasons, as well as the provision of social assistance, such as counselling, welfare, child protection, community housing and food services, vocational rehabilitation and childcare to those requiring such assistance. Also included is the provision of veterinary services.
7	Manufacturing	This category corresponds to Section C of the International Standard Industrial Classification (ISIC Rev. 4) and includes: manufacture of food, beverages and tobacco; textile, wearing apparel and leather industries; manufacture of wood and wood products; manufacture of paper and paper products, printing and publishing; manufacture of chemicals and chemical petroleum, coal, rubber and plastic products; manufacture of non-metallic mineral products, except products of petroleum and coal; basic metal industries; manufacture of fabricated metal products; other manufacturing industries.

Overall sectors based on International Standard Industrial Classification of Economic Activities (ISIC Rev. 4)

#	Sector Name	Description
8	Mining and Quarrying	This category corresponds to Section B of the International Standard Industrial Classification (ISIC Rev. 4) and includes the extraction of minerals occurring naturally as solids (coal and ores), liquids (petroleum) or gases (natural gas). Extraction can be achieved by underground or surface mining or well operation.
9	Other Services	This category corresponds to Sections R, S, T and U of the International Standard Industrial Classification (ISIC Rev. 4) and includes services provided by businesses and government units to individuals, other businesses or the community as a whole, activities within households, where the same household is the consumer of the products produced.
10	Public Administration and Defence; Compulsory Social Security	This category corresponds to Section O of the International Standard Industrial Classification (ISIC Rev. 4) and includes activities normally carried out by the public administration. However, the legal or institutional status is not, in itself, the determining factor. This division includes units that are part of local or central public bodies that enable the administration of the community to function properly. The section includes general administration (e.g. executive, legislative, financial administration, etc., at all levels of government) and supervision in the field of social and economic life; defence, justice, police, foreign affairs, etc.; management of compulsory social security schemes.
11	Real Estate Business and Administrative Activities	This category corresponds to Sections M, N and L of the International Standard Industrial Classification (ISIC Rev. 4) and includes activities that focus mainly on the business sector with the obvious exception of real estate activities.

Overall sectors based on International Standard Industrial Classification of Economic Activities (ISIC Rev. 4)

#	Sector Name	Description
12	Transport Storage and Communication	This category corresponds to Sections H and J of the International Standard Industrial Classification (ISIC Rev. 4) and includes activities related to providing passenger or freight transport, whether scheduled or not, by rail, pipeline, road, water or air; supporting activities such as terminal and parking facilities, cargo handling, storage, etc.; postal activities and telecommunication; renting of transport equipment with driver or operator.
13	Utilities	This category corresponds to Sections D and E of the International Standard Industrial Classification (ISIC Rev. 4) and covers the activity of providing electric power, natural gas, steam supply and water supply through a permanent infrastructure (network) of lines, mains and pipes.
14	Wholesale and Retail Trade; Repair of Motor Vehicles and Motorcycles	This category corresponds to Section G of the International Standard Industrial Classification (ISIC Rev. 4) and includes wholesale and retail sale (sale without transformation) of any type of goods and rendering services incidental to the sale of merchandise. Wholesaling and retailing are the final steps in the distribution of merchandise. Also included in this section are the repair of motor vehicles and the installation and repair of personal and household goods.

Appendix 3 - Cross-sectoral summary of barriers and opportunities and entry points

Structural Barriers	Maize	Livestock	Transport
Labour laws and other legislation do not generally cover informal jobs.	✓		
The 2014 Marriage Act does not recognise couples who are unofficially married.	✓		
Customary law continues to discriminate against women in ownership, land disputes and inheritance matters.	✓	✓	
Gender discrimination in formal land registration processes hinder women's access to land.	✓		
Transport policies in Kenya lack gender-specific analysis and objectives around women's employment.			✓
Women in leadership positions lack decision-making power.			✓
Inflexible work arrangements and workplace gender discrimination present barriers for women (especially those with children) to enter and progress in the transport sector.			✓

Structural Opportunities/Entry Points	Maize	Livestock	Transport
Improved enforcement and monitoring of existing labour laws and legislation.	✓		
Gender-responsive land titling schemes.	✓		
The ASTGT includes objectives and related activities to increase employment of women in agriculture.	✓		
Targeting women with agricultural subsidies.	✓		
A broadly enabling policy environment with a focus on gender-responsive growth of the livestock sector.		✓	
Gender-responsive land titling schemes to improve women's land ownership.		✓	
Some consideration of gender in the National Transport Policy.			✓
Strengthening gender analysis of policy makers in the sector.			✓
Developing and strengthening policies and frameworks to address gender-based violence and harassment (GBVH) in the sector.			✓

Normative Barriers	Maize	Livestock	Transport
Gender norms generally confine women to growing maize solely as a food crop.	✓		
Women's significant unpaid care work restricts economic opportunities.	✓		
Gender norms shape the adoption, and use, of labour-saving agricultural technologies.	✓		
Women's decision-making power in the household is constrained.	✓		
Despite norms which dictate that most livestock-keeping activities fall within the male domain, women are expected to undertake a significant amount of the (unpaid) labour related to livestock.		✓	
Gender-based violence when women do not execute their expected livestock-related responsibilities and when fathers marry off underaged daughters in exchange for cows as bride price.		✓	
Norms restrict women to lower-value livestock.		✓	
Women's unpaid care and domestic work burden restricts their economic opportunities.		✓	
Women's limited mobility hinders access to markets.		✓	
Climate change exacerbates unpaid care burden and harmful practices.		✓	
Gender-based discrimination and negative harmful perceptions of women in the sector.			✓
High rates of gender-based violence and harassment (GBVH) perpetrated against female workers and passengers			✓
Normative Opportunities/Entry Points	Maize	Livestock	Transport
Home-based and flexible roles which offer flexibility around childcare.	✓		
Community-based childcare solutions.	✓		
Sustainable natural resource management.	✓	✓	
Gender-sensitive climate-smart interventions to build resilience against future shocks.	✓	✓	
Working with communities to tackle gender inequalities and norms.		✓	
Promoting more gender-equitable intra-household decision making.		✓	
Increasing women's access to markets through cooperatives.		✓	
Prevention and response to gender-based violence (including economic forms).		✓	
Shifting norms around the acceptability of gender-based violence and harassment on public transport.			✓
Promotion of women leaders in transport as role models.			✓

Individual Barriers	Maize	Livestock	Transport
Skills gaps and lack of training opportunities, especially for women.	✓		
Lack of gender-responsive extension services.	✓		
Women have more limited access to financial capital than men, and in general more limited access to information and training/capacity building.	✓		✓
Women's limited awareness of legal rights including to land.	✓		
Lack of appropriate transport, storage infrastructure and the non-existence of local cooperatives.	✓		
Women have limited control over income from livestock and limited access to finance.		✓	
Limited presence of women-led cooperatives.		✓	
Women have limited access to extension services and few extension workers are women.		✓	
Inequalities in education levels driven by limited access to mentors, science, technology, engineering and mathematics (STEM) subjects and digital skills gaps.			✓
Individual Opportunities/Entry Points	Maize	Livestock	Transport
Working with cooperatives to expand women's social and economic capital.	✓	✓	
E-hubs and other initiatives to improve women's access to agriculture-related information across the value chain.	✓		
Improving women's access to extension services and training, while increasing female representation in the extension services sector.		✓	
Holistic interventions which tackle women's education and skills, while building self-confidence and self-efficacy.		✓	
Livestock ownership provides financial security for women and their households.		✓	
Existence of women conductors already working in the sector.			✓
Digital platforms reduce barriers to entry for self-employed drivers.			✓

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Limitations of Research

The Pathways Study is subject to the following research limitations, related to both the scope and timing of the study. The most important of these are captured below, but this list may not be exhaustive.

NOTE: Research design for the Pathways Study was completed in mid-2020, ground-level econometric data forecasting was completed in late 2020, fieldwork was carried out over January to June 2021 and the reports were prepared from then into 2022.

Evolving Topics/Input – General Factors and External Events

- Country policies are live guidelines which are periodically updated. The Pathways Study focuses on policy provisions and/or omissions for women's economic empowerment (WEE); its core focus has not been on analysing policies (e.g., the learnings, adjustments, and impact over time). Rather, the gendered linkages are the key focus of the Pathways Study.
- A qualitative inquiry about the impact of the COVID-19 pandemic on women's economic empowerment across sectors was incorporated into fieldwork and reports. However, given the research timing, at the beginning of and during the pandemic, new insights on its impact continue to emerge and could not be fully captured.
- The Pathways study recognises the importance of climate change, with broad impact that varies by sector, commodity, and gender, amongst other factors. While this did not form the focus of this study, the research explores its broad effects on the economy and (women in) agriculture and proposes relevant recommendations (e.g., climate-smart interventions) while also recognising recent country measures to integrate gender into the climate change agenda.
- Similarly, the ongoing conflict between Russia and Ukraine has impacted various sectors globally including in Sub-Saharan Africa. There is no doubt that the geopolitical challenges and supply chain disruptions have an impact on women's economic opportunities. However, this is not captured in the report as the Russia-Ukraine war started after data collection was completed.
- Gender-based violence (GBV) harms many women and girls across Sub-Saharan Africa and beyond. The Pathways Study reports cover GBV under Normative barriers (sub-section 4.2.3) and highlight its different forms. Beyond analytical findings, some specific recommendations (across policy/advocacy, programming and research) are made to tackle GBV on a sectoral basis, which was the research focus. However, tackling GBV in girls and students requires specific inquiry and responses which go beyond the scope of this study.

Other Topics

Most recommendations are made without reference to specific stakeholders (e.g., faith-based groups, interest-based groups). The operations and belief systems of this rich variety of potential stakeholders also varies across the 13 countries covered. The Pathways Study sought to make recommendations relevant to all stakeholders involved in policy development and programming, regardless of their specific areas of application.

