



REPORT ON THE WOMEN'S ECONOMIC FORUM 2021

**Reshaping the Kenyan
Economy Through
Harnessing Women's
Potential**



WOMEN'S VOICE & LEADERSHIP

Published by:

The Community Advocacy and Awareness Trust (CRAWN Trust)

© CRAWN Trust

4th floor Bishop Ibiyam House

All Africa Conference of Churches

Waiyaki Way,

Westlands.

P. O. Box 943-00621

NAIROBI, KENYA

Tel:+254-20-2664505

Email: crawn@crawntrust.org

Website: www.crawntrust.org

Design & Layout:

Liberty Kituu

Any part of this document may be freely reviewed, quoted, reproduced or translated in full or in part, provided permission is sought and the source acknowledged. It may not be sold or used for commercial purposes or profit.

REPORT ON THE WOMEN'S ECONOMIC FORUM 2021

**Reshaping the Kenyan Economy
through harnessing women's Potential**

TABLE OF CONTENT

I

BACKGROUND

III

INTRODUCTION

IV

AREAS OF FOCUS

V

PANELISTS

01

Power Talk: Women
Empowerment

08

Power Talk: Unlocking
Women's Potential

02

Agriculture as a Business:
Harnessing the Opportunities

09

Taxation and Business Policy

04

Manufacturing & Value Chain
Addition: Impact on the Economy

11

Financial Access & Skills
development

05

Innovation & Technology

12

Access to Finance for Enhancing
Women Economic Empowerment

07

Media & Shaping the
Narrative

14

Planning & Budgeting

BACKGROUND

There are numerous challenges facing women in Kenya's economic sphere. These include but are not limited to a lack of adequate financial access and support, significant lack of business development knowledge, limited information and growth opportunities.

The situation is further compounded by a working environment where systemic corruption is pervasive and detrimental cultural misconceptions about work and business contribute to erecting barriers that continue to hold businesswomen in Kenya back from achieving their true potential and playing a greater role in their families, local communities and the economy at large.

Globally the COVID-19 pandemic has further aggravated the gender gap, as it has impacted on women more than it has on men, because women have a looser attachment to the labor market and are more likely than men to have insecure jobs and have to balance between productive activities including employment, with unpaid care giving activities which have been aggravated by the pandemic.

For Kenya in particular, COVID-19 containment measures undertaken by the government including lockout or stay away instructions, restricted movements, curfews, closure of schools, border closures contributed to job losses including in the informal sector (which employs a significant proportion of women) leading to a significant drop in labour force participation (KNBS, 2020).

Based on World Bank data for 2019, labour force participation for Kenya was 75 percent, but this dropped to 56.8 percent during COVID-19 pandemic, with participation of men reducing to 65.3 percent while participation of women reduced to 48.8 percent (KNBS, 2020).

A research Commissioned by the Community Advocacy and Awareness Trust-CRAWN Trust, on women and the economy¹, revealed that women, especially those in the informal sector are continuously excluded in effective decision making and access to resources due to the informal nature of their engagements.

¹<https://bit.ly/2OHAKC8>

Further, the research found that the entrenchment of gendered inequalities and women's dis-empowerment can also be linked to broader institutional inefficiencies such as weak policy and institutional frameworks with not much attention being paid to practical gender needs.

These are some of the issues that have contributed to the slow achievements in the fight for gender equality and women's economic empowerment.

The research was driven by an urgent need for true gender equality in the national economic engine, where women are represented, included and availed as many opportunities as men.

Where young women can have business and entrepreneurship aspirations and able to pursue and achieve their business development goals without fear of any barriers, thereby being able to play a bigger role in their families, local communities, county and country.

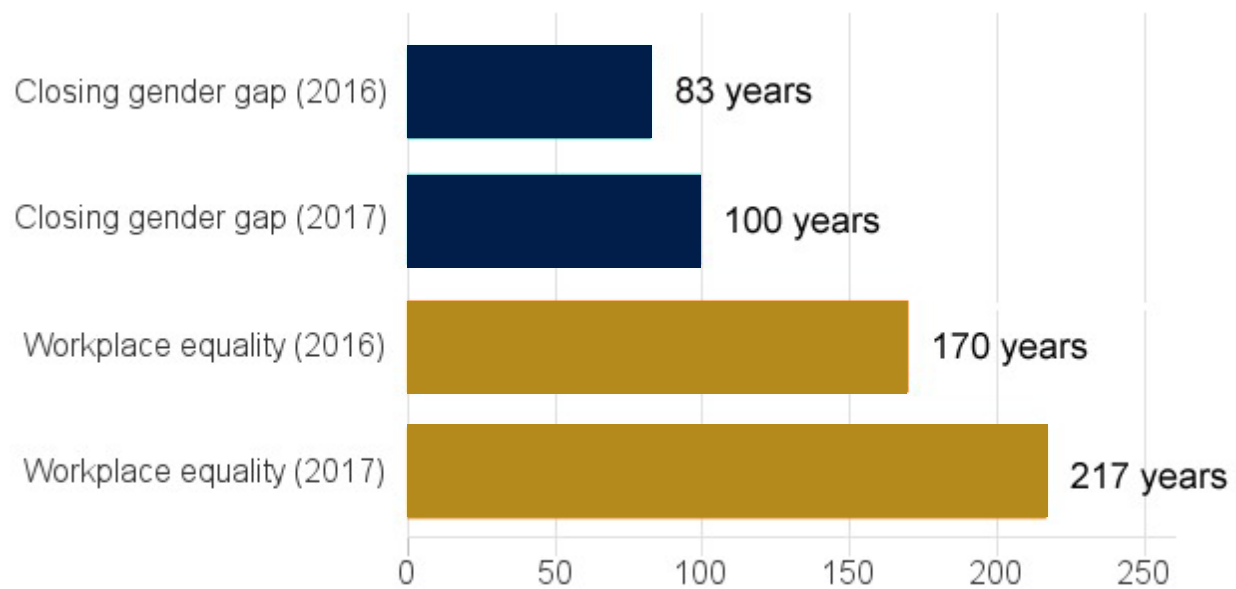
The 2017 Global Gender Gap Report showed that at the current pace of progress, it will take approximately 100 years for the world to achieve Gender Parity. On almost all the areas that were reviewed, African Countries trailed in the findings and Kenya particularly ranked low on a number of key indicators.

100 YEARS

*The amount of time it will take
at the current pace to close the
gender gap*



Predictions worsen on how long it will take to close gap



Source: Global Gender Gap Index 2017, World Economic Forum



INTRODUCTION

It is against this background that CRAWN Trust held the inaugural Women's Economic Forum Kenya 2021. The forum was held under the auspices of the Networking and Alliance Building pillar of the Women's Voice and Leadership Program Kenya-WVL-K¹

The WVL-K program is a project funded by Global Affairs Canada (GAC) under the coordination of CARE Canada and CARE Kenya and is being delivered in Kenya by four principal partners namely CRAWN Trust, Uraia Trust, The Centre for Rights Education and Awareness (CREAW) and the Urgent Action Fund (UAF-Africa).

The initiative has been designed to be implemented under the leadership of Women's Rights Organizations-WROs themselves, offering space for them to determine key priorities, selection processes, results, and will remain flexible to the needs of the Kenyan women's rights movement.

The project aims to contribute to gender equality and the increased enjoyment of human rights by women and girls in Kenya by improving the governance, management, programming, and sustainability of local women's rights organizations (WRO), enhancing their ability to deliver quality services, and increasing the effectiveness of Kenyan women's rights platforms.

1. <https://www.wvlkenya.org/>

A first in the 'Women and the Economy' series, the discussions stemmed from the County to National Level incorporating a hybrid approach where we had a virtual audience with conference speakers on location and others streaming virtually onto the panel discussions. We had power talks to motivate participants, keynote speeches where women entrepreneurs, members of business communities, informal sector actors and small scale farmers, had a chance to actively participate via live chats in the conference through their virtual attendance.

The conference was the first in a series of conferences that will be held annually on women and the economy which is designed to be the ground zero for women's economic emancipation, Connecting women to business and financial opportunities for growth and impact in the building skills as well as creating and building wealth for women from the bottom up, the series will be a game changer in women's economic transformation. The 'Women and the Economy' series, will be contributing towards closing the gender gap and supporting women to enable them fund and grow their businesses to greater levels. The conference participants included senior government officials, academia, Corporate leaders, financial actors, civil society leaders among others.



AREAS OF FOCUS



Agribusiness



Manufacturing & Value Chains



MSMEs as Engines of growth



Planning and Budgeting



Tax & Policy



Technology & Innovation



Financial Access



Media



PANELISTS



Ms. Lisa Stadelbauer
Canadian High Commissioner
to the Republic of Kenya



Philippa Crosland Taylor
Country Director, CARE Kenya



Miriam Cherogony
Chairperson, CRAWN TRUST



Daisy Amdany
Executive Director,
CRAWN TRUST



Beatrice Elachi
Cabinet Administrative
Secretary for Public Service
and Gender in the Ministry of
Public Service and Gender



Tessa Calleb
Marketing Director,
Gearbox



Farida Kerubo
Electrical and Electronic
Engineer at Gearbox



Zuhura Ogada Odhiambo
CEO, New Revenue
Solutions Africa



Prof. Wanjiru Mukabi Kabira
Director, African Women's Study
Center, University of Nairobi



Humphrey Muturi
Executive Director &
Head of Commercial
Banking, ECO Bank



Charles Muritu
Regional Director,
Sub-Saharan Africa,
Government and Public
Affairs, Google



Prof. Bitange Ndemo
Professor of entrepreneurship,
University of Nairobi



Betty Nyambura Maina
Founder and Managing
Director, Brainwave
Strategy Consultants



Akinyi E. Odongo
Founder Akinyi
Odongo Kenya TM



Annette Kimitei
Managing Director,
SENACA East Africa



Kwame Owino
CEO Institute of Economic
Affairs (IEA-Kenya)



TerryAnne Chebet
Founder & CEO,
Keyara Botanicals



Ronald Inyangala
Deputy Director, Financial
and Sectoral Affairs at
the National Treasury



Dr. Esther Kathure Mwti
Senior Lecturer, Technical
University



Dr. Linda Musumba
Principle at Dr. Linda
Musumba & Co. Advocates
(DLM Advocates)



Wanza Mbole
Senior Economic Inclusion
Advisor, FSD Kenya



Dr. Patricia Murugami
CEO, Breakthrough Leadership
Transformation



Dr. Shikoh Gitau
CEO, QHALA



Eng. Charles Mwirigi
CEO, Women Enterprise Fund



Mary Muthoni
Founder and CEO,
Women in Business



Paul Samoei
Senior Research
Manager, KNBS



Mary Ngechu
Managing Director, Line Plast
Group of Companies



Pamela Makotsi Sittoni
Executive Editor, The Nation
Media Group (NMG)



Dr. Elizabeth Odongo
Senior Policy Advisor, Ministry
of Public Service and Gender,
Government of Kenya



Marceline Nyambala
Executive Director,
The Association of
Media Women in Kenya



Dr. Lusike Wasilwa
Director of Crop Systems,
KALRO Secretariat



Anna Wafula
Manager, Sales at Konza
Technopolis Development
Authority



Jackie Kagume
Head of Programmes
Law and Economy IEA-K



Wanja Wang'ondy
Assistant Manager of Taxpayer
Services, Tax Base Expansion
and Micro, Small and Medium
Enterprises



Judy Mwangi
Supply Chain Sustainability
Manager, Safaricom PLC.



Peter Okongo
Editorial Manager, Kenya Year
Book Editorial Board



Dr. Nyakan Munyeki
Founder and CEO Timeless &
Dynamic services Kenya

OPENING SESSION



“ Chief Administrative Secretary, Public Services and Gender, Beatrice Elachi, reiterated the government’s Commitment in ensuring inclusiveness in the re-growth of the economy.

~ **Beatrice Elachi**
Cabinet Administrative Secretary
for Public Service and Gender in the
Ministry of Public Service and Gender



“ COVID-19 has presented the world and Kenya in particular the opportunity to chart a better way forward for women as far as economic empowerment is concerned...We Commit to ensure that everyone understands that what is good for women is good for everyone”

~ **Miriam Cherogony**
Chairperson,
CRAWN TRUST



“ Economic empowerment is the cornerstone of our sustainable development goals... Kenyan women have vast positive impacts on the economy, business, agriculture and industry, even as domestic workers and their unpaid work.”

~ **Phillippa Crosland Taylor**
Country Director,
CARE Kenya



“ We believe that when women and girls are given equal opportunities to succeed, they can be powerful agents of change, to drive stronger economic growth, encouraging greater peace and improving the quality of their lives and their communities.

~ **Lisa Stadelbauer**
Canadian High Commissioner
to the Republic of Kenya



“ We want to look at those women who are invisible in our society, those who are the backbone of this country yet invisible. Think about how the county could enhance productivity by addressing bottlenecks and challenges faced in the various thematic areas.”

~ **Daisy Amdany**
Executive Director,
CRAWN TRUST

POWER TALK

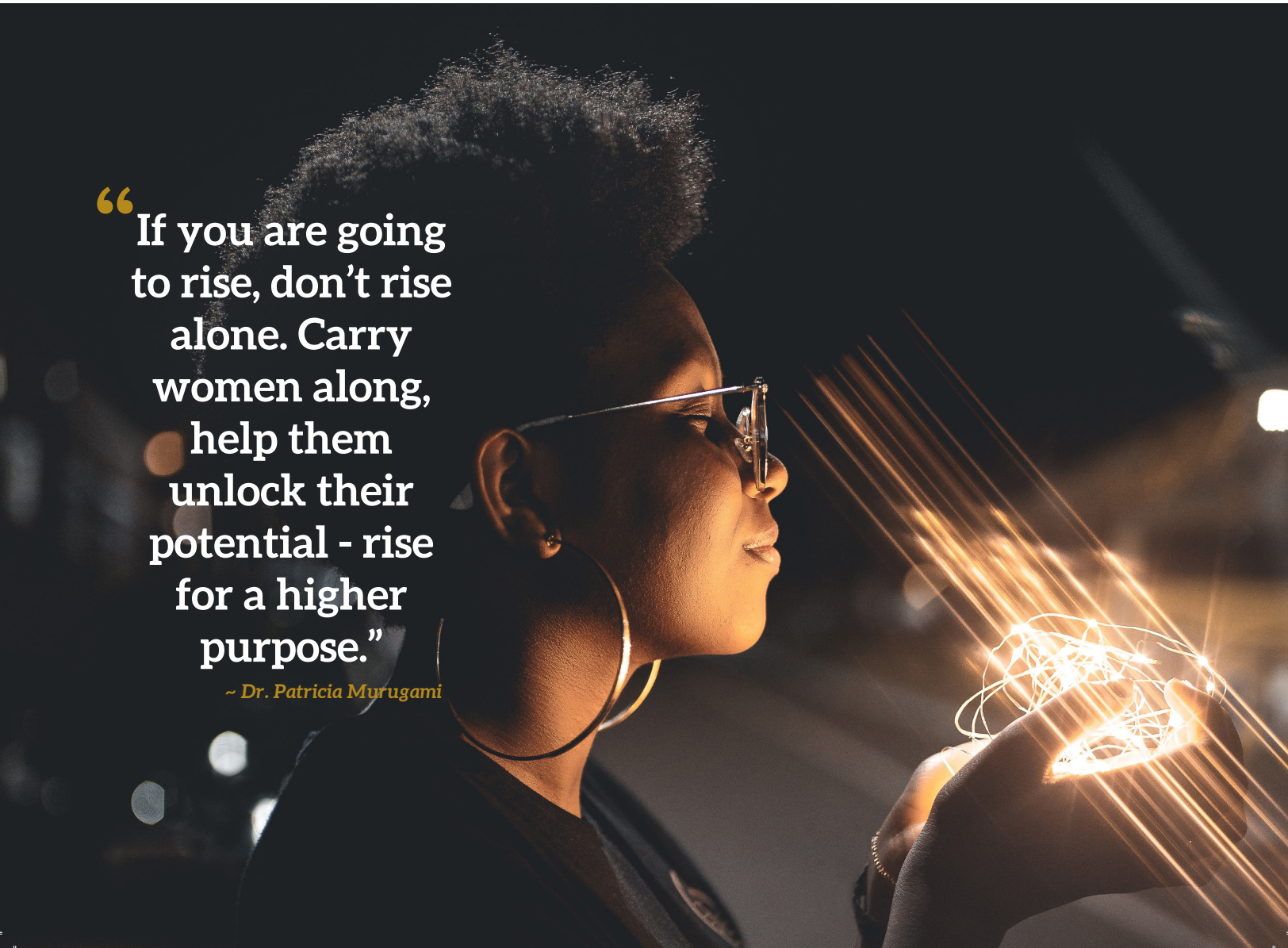
WOMEN EMPOWERMENT

**DR. PATRICIA MURUGAMI****KEY HIGHLIGHTS FROM THE POWER TALK**

- It is not about being empowered on the outside; it is about bringing the inner power out.
- We have courage from within to surmount challenges between the start and finish line.
- Be present, have the posture to build an empire!
- Unravel your path with forward movement posture.
- When you think about fear, are you going to run or FACE EVERYTHING AND RISE! Challenge yourself to view fear as lessons learned.
- Mention another woman's name in a room that she is not part of, that is how we grow the economy.
- If you are going to rise, don't rise alone. Carry women along, help them unlock their potential - rise for a higher purpose.

“If you are going to rise, don't rise alone. Carry women along, help them unlock their potential - rise for a higher purpose.”

~ Dr. Patricia Murugami



AGRICULTURE AS A BUSINESS: HARNESSING THE OPPORTUNITIES



Dr. Lusike Wasilwa

AREAS OF DISCUSSION

- Agriculture as a key component in stirring the Economy and key contributor to the country's GDP
- Agriculture as a pillar for women in economic emancipation
- Three big trends in agribusiness and how they can be applied to provide solutions for economic recovery.
- Benefits of Value addition
- The role of women in entrepreneurship

KEY HIGHLIGHTS FROM THE DISCUSSIONS

Despite the role that women as the backbone of food production in Kenya, they are still faced with many challenges hindering their effective participation in achieving food security.

In Kenya less than five percent of land titles are owned by women. Unequal access to land and property means that women are unable to secure loans for their businesses. Without financing, women are unable to grow their businesses, and they remain stuck at the micro-enterprise level.

These challenges present themselves in the form of; limited access to land , agricultural inputs, lack of working capital, inadequate capital expenditure on agriculture by the government, low level of education, low rate of technology adoption and post harvest losses.

Gender-based inequality along the food production chain impede the attainment of food and nutritional security.

Despite the role played by women as the backbone of food production in Kenya, they are still faced with many challenges hindering their effective participation in achieving food security.

In Kenya less than five percent of land titles are owned by women. Unequal access to land and property means that women are unable to secure loans for their businesses. Without financing, women are unable to grow their businesses, and they remain stuck at the micro-enterprise level.

These challenges present themselves in the form of: limited access to land, agricultural inputs, lack of working capital, inadequate capital expenditure on agriculture by the government, low level of education, low rate of technology adoption and post harvest losses.

Gender-based inequality along the food production chain impede the attainment of food and nutritional security.

Maximizing the impact of agricultural development on food security entails enhancing women's roles as agricultural producers as well as the primary caretakers of their families.

RECOMMENDATION

Government line ministries –Ministry of Agriculture Livestock and Fisheries, Ministry of Public Service and Gender, Ministry of Land to review and re-orient government policies to ensure that women have the same opportunities as men to own land, facilitate women's access to agricultural services tailoring such services to their needs, encourage the production of food crops through the use of incentives, promote the adoption of appropriate inputs and technology to free up women's time for income-producing activities.

That the Ministry of Agriculture, Livestock and Fisheries resources together with county government promote Gender responsive post-harvest storage technology focused on appreciating the needs, preferences, constraints, and opportunities of men, women, and youth of different socio-economic status be intentional, strategic and ambitious about providing equal opportunities for men and women to learn about, access, and adopt effective post-harvest technologies.

<5%

*Amount of land titles owned
by women in Kenya*



“

We have great roles in the society as women and we should be proud of ourselves”

~ Madelena Mghoi

MANUFACTURING AND VALUE ADDITION: IMPACT ON THE ECONOMY



WOMEN'S ECONOMIC FORUM KENYA
MANUFACTURING & VALUE CHAIN

WEEK 2021
Reshaping the Kenyan Economy through harnessing Women's Potential

HYBRID FORUMS
24 - FEBRUARY - 2021
FROM 12:00PM

ZUHURA OGADA ODHIAMBO
CEO, NEW REVENUE SOLUTIONS AFRICA

FARIDA KERUBO
ELECTRICAL AND ELECTRONICS ENGINEER,
GEAR BOX

AKINYILE ODONGO
FOUNDER AKINYILE ODONGO KENYA TM

MARY NGECHU
MANAGING DIRECTOR,
LINE PLAST GROUP OF COMPANIES

TESSA CALLEB
SECRETARY - MACHINEANI FABRICATORS
JUA KALI ASSOCIATION

AREAS OF DISCUSSION

- Exploring non-traditional careers; Women creating a niche with non-traditional careers
- Impacts of cultural perceptions on gender issues

KEY HIGHLIGHTS FROM THE DISCUSSIONS

Women must be where the big boys are. There is need therefore to strategize and integrate women into manufacturing industry because there is a role for women to play in the value chain ecosystem.

Women are exploring non-traditional careers and proving that operating machines is more of mind work than physical work.

RECOMMENDATION

Invest in public-private partnerships, to build skills-based training programs that lead to sustained employment in a dynamic marketplace. This would enable government agencies, tech firms and nonprofits to jointly develop high-quality curricula and where appropriate certification for high-growth, high-demand jobs, and deploy it at scale.

Encourage work-based learning, such as apprenticeships and on-the-job training which can provide a strong learning environment, ensure the relevance of training, and have better odds of resulting in actual employment. Promote accessibility to digital skill programs by helping to ensure that online programs qualify for government funding particularly at times of turbulent labor markets where individuals may find it challenging to invest in vocational education.

Perception of manufacturing continues to be outdated among women. These perceptions bear little resemblance to the modern, innovative and technologically advanced manufacturing operations.

The ground has been set for women hence its our responsibility to explore opportunities. Women need to be practical and intentional, improve efficiency, listen to and understand their market, and invest in market research.

Women in the manufacturing industry need to consider online marketing very seriously. Covid-19 has taught many the hard way. Technology is the way to go for manufacturers in the world.

RESPONSES ON MANUFACTURING AND VALUE ADDITION: IMPACT ON THE ECONOMY

“Change of mindset is very key. Women are just not there to perform the cultural constructed roles... Women should get into better places in the manufacturing and political sectors.”
~ Amos Mwendwa

“Thanks CRAWN Trust for making us informed. We need more of these forums.”

~ Rose Betty

INNOVATION & TECHNOLOGY



WEFK 2021
Reshaping the Kenyan Economy through harnessing Women's Potential

WOMEN'S ECONOMIC FORUM KENYA
TECHNOLOGIES AND INNOVATION - OPPORTUNITIES AND CHALLENGES FOR WOMEN ECONOMIC EMPOWERMENT

HYBRID FORUMS
24 - FEBRUARY - 2021
FROM 2:00PM



ANNA WAFULA
MANAGER, SALES AT KONZA TECHNOPOLES DEVELOPMENT AUTHORITY



PROF. BITANGE NDEMO
SENIOR LECTURER



CHARLES MURITU
REGIONAL DIRECTOR, SUB SAHARAN AFRICA, GOVERNMENT AFFAIRS & PUBLIC POLICY, GOOGLE



DR. SHIKOH GITAU
CEO, QHALA

AREAS OF DISCUSSION

- Applying disruptive digital technologies as economy builders
- The future of science, technology and innovation in the economy
- Analyzing how digitization can empower women

33%

The percentage of women in Kenya aware of Mobile Internet

KEY HIGHLIGHTS FROM THE DISCUSSIONS

Consumers have moved drastically towards online channels and companies and industries have responded in turn. Remote work, online education and social distance has created demand for products and services delivered by the tech industry.

- Remote work, online education and social distancing has created demand for products and services delivered by the tech industry.
- Teleconferencing tools have helped people in quarantine and lock-down to stay in touch with their family members as well as have conference meetings and work at the same time.
- Women need to have strong passwords to their online business platforms, register their business names in case of impersonation and also avoid using other people's business names due to rising cases of cyber crimes.
- There is need to address barriers preventing women from accessing and using technology, including issues of gender equality and social norms, as well as focusing on accessibility, affordability, awareness, safety and security usability and digital skills and the availability of relevant content, applications and services.

Government, multilateral institutions and the development community should accelerate their efforts to address the technology-gender gap by focusing on:

- Gender disaggregated data: This is crucial for understanding the digital gender gap, informing policy and business decisions to address it, setting targets and tracking progress,
- Policy makers should review what gender data they already have as well as invest in improving the availability and accuracy of gender data.
- Ensuring that policy and regulation does not inadvertently disadvantage women or hamper initiatives aimed at promoting connectivity for women.
- Investing in public education and digital literacy initiatives that increase women and girls digital literacy - particularly those that are relevant to the lock-down situation.

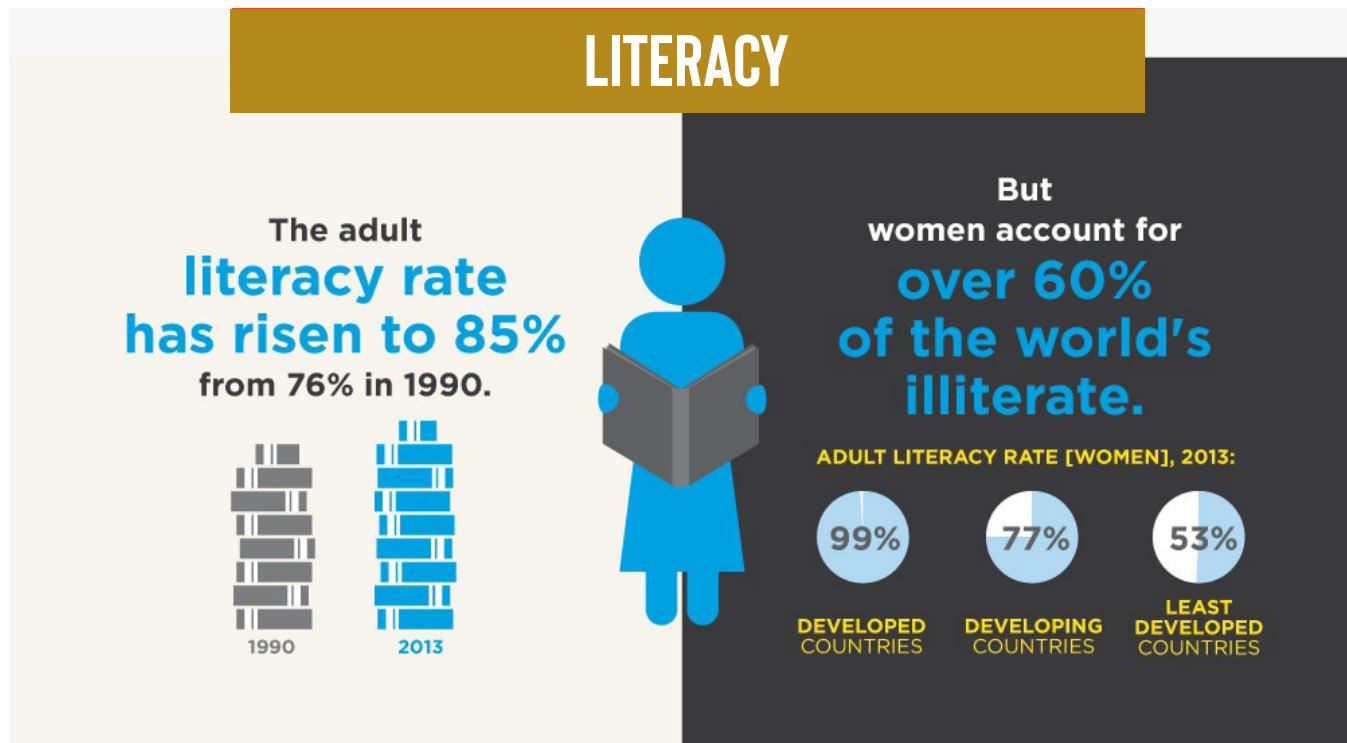
RECOMMENDATION

The ministry of ICT and Youth Affairs, Communications Authority of Kenya and Private Sector should exploit the digital sprinters economy for harnessing Digital Transformation.

- Ensuring affordable access to the Internet; Availability of Internet connectivity and Smartphone use remains a barrier for economic development. Having physical infrastructure in place is not enough. For the Internet to be widely adopted it has to be affordable and offer relevant content.
- Government needs to actively promote infrastructure investment in rural areas by considering strategies such as including shared infrastructure, partnerships with private telecoms, deployment of new technologies and removal of red tape. A shared infrastructure model often enables mobile network operators and Internet service providers to share both the use and the cost of broadband infrastructure.

A viable approach to spectrum management is spectrum sharing, that is use of the same spectrum by multiple non-interfering users. This includes approaches such as using television broadcast spectrum that is not carrying any broadcast signals in an area used for broadband (TV White Spaces).

By enabling private entities to form infrastructure partnerships, governments may be able to not only facilitate investments in areas that are out of reach but also promote competition between partnership members, once the infrastructure is developed.



RESPONSES ON INNOVATION AND TECHNOLOGY PANEL

“Women be empowered with information. Whats new, evolving etc Contribute with concrete ideas lest you’ll be requested to serve tea during board meetings”

~ Joanne Vello

“If we don’t change I don’t know what to do CRAWN has empowered us”

~ Renee Ngamau

78.19%

Kenya's literacy rate for Women and Girls

MEDIA AND SHAPING THE NARRATIVE

WEFK 2021
Reshaping the Kenyan Economy through harnessing Women's Potential

HYBRID FORUMS
24 - FEBRUARY - 2021
FROM 3:00PM

WOMEN'S ECONOMIC FORUM KENYA
THE ROLE OF MEDIA IN CREATING VISIBILITY OF WOMEN AND ECONOMIC EMPOWERMENT: SHAPING THE NARRATIVE

TERRYANNE CHEBET
FOUNDER AND CEO, KEVABA BOTANICALS

PAMELLA MAKOTISI SITTONI
EXECUTIVE EDITOR, THE NATION MEDIA GROUP (NMG)

MARCELINE NYAMBALA
EXECUTIVE DIRECTOR, THE ASSOCIATION OF MEDIA WOMEN IN KENYA

KEY HIGHLIGHTS FROM THE DISCUSSIONS

Women's voices continue to be underrepresented in the news media. Women are underrepresented in newsroom leadership and as a result, gender related news stories are going untold and men are the vast majority of quoted experts and sources

When it comes to expert sources cited in political coverage, men's voices are up to seven times more likely to be heard than that of women. In economic issues male experts are up to 31 times more likely to be featured than women.

News remains decisively biased towards men's perspectives. In fact, men's ownership and governance of media and telecommunication organizations including news, is seen by some to legitimize male-dominated professional standards in the sector.

The gender representation in political news coverage is lagging behind women's actual position in political life in Kenya.

Women have the confidence and skills they need to move up the job ladder by investing in mentoring and development programmes to boost the careers of women whose skills may not yet be fully realized.

AREAS OF DISCUSSION

- Role of women in the growth of media in Kenya
- Contribution of media towards the progress of women's economic emancipation.
- The role of media in framing the narrative of women operating in micro and small business sector.

80%

The percentage of women who graduate from Journalism faculties every year

RECOMMENDATION TO WOMEN

- Women need to invest in creating media networks and gain deeper understanding of how the media works.
- Women need to leverage on the power and potential of the digital space in enhancing their visibility.

RECOMMENDATION TO THE MEDIA

- The media must recognize their crucial role in achieving gender equality in all domains by creating gender-sensitive and gender transformative content.
- The media must ensure representation of women in the newsroom on all levels- not simply filling low-level research or editorial roles.
- Media should invest in mentorship and development programmes to boost the careers of women whose skills may not yet be fully realized.

POWER TALK

WOMEN EMPOWERMENT: UNLOCKING THE WOMEN POTENTIAL



DR. NYAKAN MUNYEKI

KEY HIGHLIGHTS FROM THE POWER TALK

- Women play lots of multifaceted roles in the society at a go.
- When you empower a woman you empower a community. This is a strategic political economic fact.
- Women think selflessly beyond themselves and there are lots of gains when women are empowered economically .
- Women are encouraged to access information so as to be deliberate, strategic and on target in how they utilize their time, efforts and resources..
- Women should lay a collective voice in championing for affordable housing and space.
- Education is key. Women should strive to put their daughters through school.
- We have a great opportunity to revive the textile industry and women should be at the forefront of this initiative.
- Women should be confident and break down barriers.

“ Women play lots of multifaceted roles in the society at a go”



TAXATION & BUSINESS POLICY REGIME

WFK 2021
Reshaping the Kenyan Economy through harnessing Women's Potential

WOMEN'S ECONOMIC FORUM KENYA
THE IMPACT TAXATION AND POLICY BUSINESS REGIME ON WOMEN ECONOMIC EMPOWERMENT

HYBRID FORUMS
25 - FEBRUARY - 2021
FROM 10:00AM

KWAME OWINO
CEO - INSTITUTE OF ECONOMIC AFFAIRS (IEA-KENYA)

WANJA WANGONDU
ASSISTANT MANAGER OF TAXPAYER SERVICES, TAX BASE EXPANSION AND MICRO, SMALL AND MEDIUM ENTERPRISES

JACKIE KAGUME
HEAD OF PROGRAMMES, LAW AND ECONOMY, IEA

GEOFFREY INJENTI
FACULTY AND CONSULTANT IN ACCOUNTING & FINANCE AT STRATHMORE BUSINESS SCHOOL

AREAS OF DISCUSSION

- Tax developments in response to COVID-19
- Tax a breaker and builder to the economy

KEY HIGHLIGHTS FROM THE DISCUSSIONS

There is need for women to formalize their business if they are to be successful. Any formalized business venture must interact with KRA. Women continue to shy away from formalizing their business due to high taxes and the complex nature of the KRA system which intimidates women.

There is need for capacity building to business owners by KRA to create awareness and introduce their services to the informal economy in a simplified manner. Kenya needs a one stop shop for business registration.

The KRA customer care number which is **0711 099 999** where one can call for inquiry.

Digital finance has helped women-led SMEs to access new e-commerce markets, stimulated by social distancing rules. Digital loans, through mobile platforms may be a way to increase access to affordable credit.

Micro-credit can be a helpful tool to cope with unexpected financial shocks, such as a trip to the hospital or the loss of a job.

Non-financial support coming in the form of webinars and online training from Government, banks offers to help women entrepreneurs with business survival skills and resilience.

Consulting County Governments offers the potential to sensitize authorities to gender and to the needs of informal entrepreneurs, to link training to local development plans, and to ensure that accurate information is given to women.

Networking and access to information and computer literacy are especially valuable for women, who often have lower social capital and access to technology than men.

That 60 percent women owned businesses are in the informal economy, the complex nature of KRA systems are a deterrent to formalization. Further, Juakali Traders are afraid to formalize the businesses due to taxes, and the complex KRA system.

In the credit market, women entrepreneurs fail even to apply for loans because of such factors as low financial literacy, risk aversion, and fear of failure.

Despite the potential benefits of micro-credit, demand for traditional micro-credit products is low. Administrative costs are high relative to the loan amount, leading lenders to charge high interest rates that many borrowers can't afford.

RECOMMENDATION

Kenya Revenue Authority to adopt good marketing of tax policy which may be a major boost for tax reforms.

This can be done through providing effective and efficient public services, increased accountability through information sharing and having the civil society and other groups stimulate policy dialogue through which citizens get to know their rights and entitlements as well as their responsibilities and obligations in relation to taxes. This way, the informal sector will not only feel recognized but also, they will be educated on different taxation strategies and the

importance of their contribution in nation building.

Government Line Ministries through National Treasury, Affirmative Action Semi – Autonomous bodies and private Sector should establish joint loans facilities to ensure sustainability of businesses and investments and develop a structure to support MSMEs, Women and Youth groups with start-ups to access both local and international markets.

Enhancing of Business Development Services by Both the Public and Private Sector in areas of include mentorship, technical, digital literacy, and personal training, information and linkages to government programs, finance and other opportunities, and creation of peer networks. Trainings should be demand-driven and attuned to local development plans and women's needs.

60%

women owned
businesses are in the
informal economy,

RESPONSES ON TAXATION PANEL DISCUSSION

Quote

01

Tax audit experiences can also be very very harrowing indeed for women MSMEs. This is feedback given to KRA severally. KYC & better customer relations help. This is an area for improvement by KRA ~ Renee Ngamau

“

Taxes are outrageous for all Kenyan's period”

~ Banu Khanu

“

KRA should do some public awareness at the rural areas because some of them end up being penalized without even knowing when they were supposed to have filed the returns.”

~ Maria Kamanthe

KRA thanks for the Technology approach to access information, but all women in business are educated, especially Cross border women Traders. Is there any alternative way in place for them access it? ~ Rose Mulaah

QUOTE

02

“

Something has to be done about rural women who get pins from KRA but the failure to file returns due to lack of awareness has cost them huge penalties. some don't even know why they should file them.”

~ Lucy Nkatha

Quote

03

Public awareness on taxation generally needs to be a centre of focus. the gap is real

~ Christine Oyugi

FINANCIAL ACCESS & SKILLS DEVELOPMENT

WEFK 2021
Reshaping the Kenyan Economy through harnessing Women's Potential

HYBRID FORUMS
25 - FEBRUARY - 2021 FROM 11:00AM

FINANCIAL ACCESS & SKILLS DEVELOPMENT

DR. ESTHER KATHURE MWITITI
SENIOR LECTURER - TECHNICAL UNIVERSITY

HUMPHREY MUTURI
EXECUTIVE DIRECTOR & HEAD OF COMMERCIAL BANKING - ECOBANK

ENGINEER CHARLES MWIRIGI
CEO, WOMEN ENTERPRISE FUND

JUDY MWANGI
SUPPLY CHAIN SUSTAINABILITY MANAGER, SAFARICOM PLC

DR. WANZA MBOLE NAMBOYA
SENIOR ECONOMIC INCLUSION ADVISOR, FSD KENYA

KEY HIGHLIGHTS FROM THE DISCUSSIONS

Digital finance has helped women-led SME's to access new e-commerce markets, stimulated by social distancing rules. Digital loans, through mobile platforms may be a way to increase access to affordable credits.

Pressure to expand post-basic education and concerns of high youth unemployment have encouraged the development of a "skills for jobs" education reform discourse. The discourse argues that post-basic education focus on skills development with the hypothesis that such a focus will help reduce youth unemployment. This has given rise to the establishment of TVETS in the country.

The 2013 World Development Report and 2012 EFA Global Monitoring Report identify expanding and improving youth skills development as a critical priority for reducing youth unemployment and strengthening the economies of lower-middle income and lower income countries (World Bank 2012a; UNESCO 2012)

Financial education provides basic skills related to earning, spending, budgeting, borrowing and saving. Women should take advantage of the women enterprise fund to grow and advance their enterprises.

AREAS OF DISCUSSION

- Is there a problem with the women chamas, where is there no growth?
- Why are women not able to access these finances?
- How to create value chains for women in these groups
- Enhance market linkages

RECOMMENDATION

- Government, affirmative action, semi-autonomous bodies and private sector should establish joint loan facilities to ensure sustainability of businesses and develop a structure to support women and youth groups in SMEs to access both local and international markets.
- Consulting county-governments offers the potential to sensitize authorities to gender and to the needs of informal entrepreneurs, to link training to local development plans and to ensure that accurate information is given to women.
- Networking and access to information and computer literacy are especially valuable to women, who often have lower social capital and access to technology than men.
- Enhance business development services by both public and private sector in areas including mentorship, technical and digital literacy, personal training, information and linkages to government programs, finance and other opportunities and creation of peer networks. Trainings should be demand-driven and attuned to the local development plans and women's needs.

ACCESS TO FINANCE FOR ENHANCING WOMEN ECONOMIC EMPOWERMENT AND MAKING MSME'S AN ENGINE OF GROWTH

WEFK 2021
Reshaping the Kenyan Economy through harnessing Women's Potential

HYBRID FORUMS
25 - FEBRUARY - 2021
FROM 12:00PM

WOMEN'S ECONOMIC FORUM KENYA
HOW ACCESS TO FINANCE ENHANCE WOMEN ECONOMIC EMPOWERMENT AND MAKE MSME'S TO BE AN ENGINE FOR GROWTH

MARY MUTHONI
FOUNDER AND CEO, WOMEN IN BUSINESS

KEN GICHINGA
CHIEF ECONOMIST, MENTORA ECONOMICS

ANNETTE KIMITEI
MANAGING DIRECTOR, SEMACA EAST AFRICA

GABRIEL MULTI
INDUSTRIALIST & MANAGING DIRECTOR, ELEX PRODUCTS LTD

AREAS OF DISCUSSION

- Exploring non-traditional careers; Women creating a niche with non-traditional careers
- What are the success stories from the panel?
- How can MSMEs be transformed into real engines of economic growth
- What are the challenges MSME sector have?
- What is women entrepreneurship?
- How can AGPO be transformed to become a real potential for women entrepreneurship?
- Impacts of cultural perceptions on gender issues

KEY HIGHLIGHTS FROM THE DISCUSSIONS

Despite the potential benefits of micro-credit, demand for traditional micro-credit products is low. MSMEs contribute greatly to economic growth of developing countries. Their share in employment and wealth creation tends to be higher than from large enterprises. As such, policy provisions remain fundamental in propelling these enterprises towards self-sustenance and realization of their full potential in contributing to economic growth.

Non-financial support such as virtual webinars and online training from government and banks, offers to help women entrepreneurs with business survival skills and resilience. Consulting county governments offers the potential to sensitize authorities to gender and to the needs of informal entrepreneurs, to link training to local development plans and to ensure that accurate information is given to women.

In Kenya, MSMEs operation cut across almost all sectors of the economy and sustain majority of households. Their activities form a breeding ground for businesses to thrive and provide one of the most prolific sources of employment.

RECOMMENDATION

Review of the Kenya Revenue Authority Regulatory reforms which seek to increase formalization with strategic approaches including; reducing fees and taxes, simplifying requirements to register, creating one-stop shops, and developing special registration programs for MSME'S.

Both Ministry of Trade, Ministry of Finance through National Treasury and Private Sector should work on an integrated national strategy which works through multiple approaches and views the transition to formality as a process of improving protection and engagement of informal enterprises will than focusing on registration alone.

Support dialogue and the capacity of County Governments to work with informal enterprises has potential to improve policy and increase the engagement of informal entrepreneurs in the public sector.

Formalization of market space can provide for regulation of public space and generate public revenue while also benefiting vendors and customers.



“Most importantly must be a reassessment of the entire business environment in Kenya - what are we paying for? To whom? How much? When in the business cash-flow cycle? What is the effect on MSMEs?”

~Renee Ngamau

“Tax reliefs for starters would be a big booster. All SMEs are not at the same level.”

~Banu Khanu

48%

The percentage of women owned micro-small and medium sized enterprises in the country

PLANNING AND BUDGETING FOR WOMEN INCLUSION



AREAS OF DISCUSSION

- Barriers for women economic inclusion;
- Identifying and filling gender gaps for economic growth
- Engendering budgets; initiatives by government to promote women economic inclusion.

- Banks and institutions playing a role in the credit guarantee scheme must demonstrate disaggregated data of the beneficiaries for Youth, Women and persons living with disabilities thereby making sure that 30% of the resources go to them.
- Government is not putting money in banks but is proving a guarantee framework so that MSME's walk into banks to access the funds
- Funds allocated to MSME's under the guarantee scheme must be disbursed to micro businesses

KEY HIGHLIGHTS FROM THE DISCUSSIONS

- About 14.9 million jobs are created by the MSME's
- The guarantee scheme is aimed at expanding enterprises and investments among the MSME's
- Around 48% of MSME's are owned and run by women who contribute between 34-40% of the national GDP
- A guarantee Scheme is different from a fund, it's a way to incentivize the private sector to be able to unlock their liquidity. The banking sector in Kenya have about 50% and above liquidity over the required minimum of 20%
- A guarantee scheme unlocks what is available in the private sector to the MSME's
- Kenya has among the best performing guarantee scheme who are having a multiplier effect.

The guarantee scheme was initiated in the year 2007-2009 but was re-introduced and launched this year. It is now ongoing and people can access funds from qualified and approved banks, which are: cooperative bank, KCB bank, Stanbic bank, ABSA bank, Credit bank, Diamond Trust bank and NCBA bank.

The guarantee schemes targets the micro and medium enterprises. Micro enterprises must have a turnover of 500,000 Shillings per year and has employed 10-50 people. The medium enterprise must have a turnover of 5,000,000 shillings and must have over 250 people.

That while the move to online learning has become the new normal for many children, poor educational infrastructure especially around Internet access and electricity, has caused disadvantaged learners from rural, poor, and vulnerable backgrounds to lose access to all learning.

That girls' education in rural areas not only empowers girls by creating opportunities for them but that it also has ripple effects on all outcomes and spheres of life. Loss of education, therefore, has devastating outcomes on all areas of their lives. Loss of finance means loss of livelihood for women.

Investing in women and girls creates long – term social and economic benefits for all individuals and their communities. The government needs to plan and cushion women against economic downfalls.

There is need to unburden women from unpaid domestic work by changing social and gender norms around the home-care economy as well as implementing flexible working hours and better pay for women. Kenya's ability to bounce back from this pandemic largely depends on safeguarding gender equality. If more women and girls are at the center of not just governance but also in shaping new social and economic orders, chances are that we could rebuild a more resilient, human, and ethical future for all.

RECOMMENDATION

- That Parliament through the budget committee, Ministry of Public Service Youth and Gender Affairs and the National Gender Equality Commission (NGEC) implements broader provision of social services to lift women's care burdens and give them more time for paid jobs and leisure.
- Government, through Ministry of Education must invest in inclusive and equitable education as well as educational infrastructure for all, but especially for vulnerable girls in rural and poor environments.
- There is also need for the Ministry of ICT and youth affairs to ensure digital equity reaches all vulnerable children, especially girls.

- There is need to increase the level of awareness on matters to do with people living with disability in all ministries and County governments by conducting Sensitization forums spearheaded by The National Council of People living with Disability (NCPWD) and line non – state actors.
- COVID-19 provides Kenya's policymakers and all other stakeholders with opportunities to effect systemic changes that could protect women from bearing the heaviest brunt of shocks like these in future.
- Women operating small and medium enterprises to approach banks in order to access funds from the guarantee scheme. Whilst the credit guarantee scheme has the potential to improve financial inclusion of SMEs in the country, caution must be taken to ensure its customized to meet the realities of Kenya's SMEs who are quite unique hence avoid failure due to design and implementation challenges.

84.99%

Kenya's literacy rate

“The credit Guarantee scheme is a very good approach, how I wish it could be easily accessible by the grass-root business women”

~Ruth Aluoch

“Credit Guarantee Scheme is a very innovative approach for businesses. We need to ensure that women tap from this lending opportunity for their small businesses.”

~Agnes Wanjiru Gichuhi

“there's nothing as fascinating as empowering women to become self reliant.”

~Alvins Otieno

SAMPLE CONFERENCE MESSAGING EXTRACTION

“ If we don't change I don't know what to do
CRAWN has empowered us

~Renee Ngamau

“ Thanks CRAWN Trust for making us
informed. We need more of these forums.

~Rose Betty

“ If you have not gathered any woman
around you to watch this insightful
conference with, this is your time !send those
links, imagine if we are all working together!
We can takeover! We can do this!!!!

~Macylain Koech

“ Women be empowered with information.
Whats new, evolving etc Contribute with
concrete ideas lest you'll be requested to
serve tea during board meetings

~Joanne Velo

“ Change of mindset is very key...Women
are just not there to perform the cultural
constructed roles...Women should get into
better places in the manufacturing and
political sectors.

~Amos Mwendwa



THE FORUM'S SOCIAL MEDIA REACH



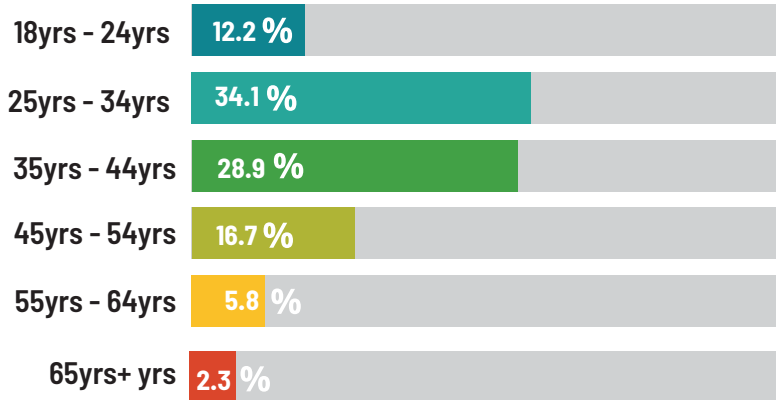
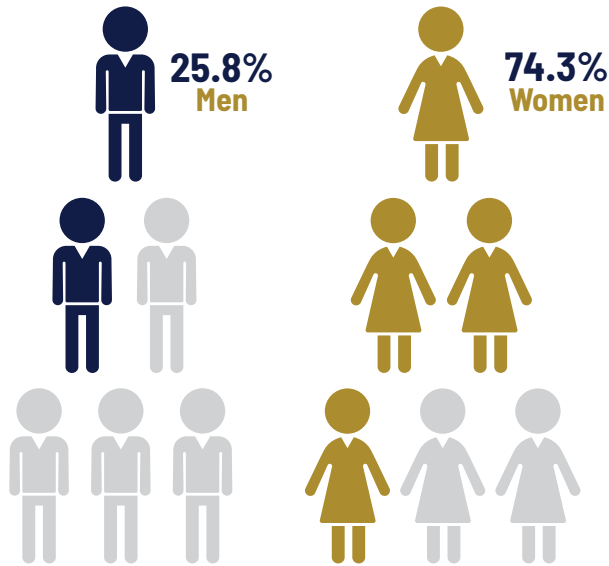
Viewership by Country



 Countries that joined the conversation live

- | | | |
|----------------|------------------|--------------|
| 1. Afghanistan | 9. Kenya | 17. Tanzania |
| 2. Australia | 10. Mexico | 18. Uganda |
| 3. Canada | 11. Namibia | 19. UK |
| 4. China | 12. Niger | 20. USA |
| 5. Congo | 13. Nigeria | 21. Zambia |
| 6. Eritrea | 14. Peru | 22. Zimbabwe |
| 7. Ghana | 15. South Africa | |
| 8. Japan | 16. Sudan | |

Gender & Age Demographic



Viewership Metrics



9,243

Total Viewership

1,495

No. of participants that registered for the event



Trending at #11 on Twitter

#womeneconomyKE

2021 WOMEN'S ECONOMIC CONFERENCE GALLERY



1. Betty Maina, a seasoned economist and the Moderator at the Women's Economic Forum 2021
2. From Left, Linda Musumba, Daisy Amdany, Elizabeth Odongo and Zuhura Ogada pose for a photo at the sidelines of the women economic forum 2021.
3. Ms. Elizabeth Odongo a senior policy advisor at the ministry of public service and gender, Government of Kenya having a conversation with Mr. Ronald Inyangala deputy director, financial and sectoral affairs at the National Treasury on the sidelines of the women Economic forum.
4. CRAWN Trust Executive Director Daisy Amdany poses for a photo
5. Mr Paul Samoei, senior research manager at the Kenya National Bureau of Statistics making his presentation



CRAWN TRUST

Community Advocacy and Awareness Trust

Title Sponsor

Ecobank
The Pan African Bank



Ministry of Public Service &
Gender, Government of Kenya

DIGITAL
OASIS
LIMITED

NRSA  NEW REVENUE
SOLUTIONS AFRICA.



CIO
EAST AFRICA