

PATHWAYS TO AFRICAN FEMINISM AND DEVELOPMENT

*A Journal of the African
Women Studies Centre
University of Nairobi-Kenya*



VOL6, NO 2, 2021

ISSN 2309-3625

Pathways to African Feminism and Development

A Journal of the African Women Studies Centre

A Biannual Peer Refereed Journal

The focus of the Journal is on all aspects of African women's studies, both on the continent and in the Diaspora. This Journal promotes scholarship on African women in all spheres of life.

In this issue:

Unearthing Underlying Constraining Factors to Women's Economic Empowerment: A Case for Feminist Political Economy Analysis

Financial Inclusion Through Village Banks: The Gateway to Women's Economic Empowerment in Malawi

The Impact of Gender Policy On Women Leadership In Labour Organizations In Kenya: A Case Study Of COWU AND KUDHEIHA

Assessing 'What Works' for Women Economic Empowerment

Land Rights For Unmarried, Divorced, and Childless Women in Patrilineal Tribes in Malawi: Prospects and Challenges

Narrations of Hope: Philosophies on Women Economic Empowerment in the Testimonies and Oral Performances by Rural Women

African Women's Digital Flight: The Bright Future Ahead

The Economic Impact of the Covid-19 Pandemic on Women's Empowerment in Kenya

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Pathways to African Feminism and Development

Journal of the African Women's Studies Centre, University of Nairobi

ISSN 2309-3625

Key title: Pathways to African Feminism and Development

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FROM THE EDITOR'S DESK

Anna Petkova – Mwangi

Pathways to African Feminism and Development is an international Journal published twice a year by the African Women Studies Centre (AWSC). It is an open access journal with a focus on all aspects of theories and practice in African women studies, both on the continent and the Diaspora. It promotes scholarship on African women in all spheres of life.

The Journal welcomes submission of manuscripts that meet the general criteria of significance and scientific excellence. All articles published in this Journal are peer-reviewed double blind.

The African Women Studies Centre (AWSC) was established in 2011 as a Centre of excellence committed to promoting African women's experiences and worldview in research, scholarship, policy and institutional development. The founders of this Centre argued that academics in this country, and indeed in Africa, need to create woman centered knowledge in all areas in order to challenge the theoretical frameworks as well as the methodological and analytical tools used in scholarship and dissemination of the same and in that process influencing the way the society thinks about women. Scholarship needs to target women as constructors of knowledge and innovation.

To that effect, in addition to this Journal, the AWSC has a number of publications such as: *The Beginnings, 2012; Rebuilding the Broken African Pot, 2012; Gender and Policy Analysis Tools, 2011; Making*

Women's Perspectives Count in Policy Development and Implementation, 2001; Status Report on the Kenya National Food Security, 2014; Changing the Mainstream: Celebrating Women's Resilience, 2018. In the spirit of its multi-disciplinary nature, the Journal of the AWSC, The current issue, Vol. 6 No. 2 of the journal on *Pathways to African Feminism and Development* promotes African women's studies in all aspects of scholarship and development.

Since its inception in 2011, in order to capture all aspects of the African woman's needs and experiences, and in consideration of the multi-disciplinary nature of its studies, the Centre came up with four broad Divisions:

- Academic Programs
- Research and Policy advocacy Programs
- Outreach, Linkages and Mentoring
- Publication and Documentation

The Academic and Research Division expanded rapidly in the ten years of the existence of the African Women Studies Centre. The academic division developed curricula and enrolled learners in the PhD in African Women Studies Program and the MA in Women, Leadership and Governance in Africa (WLGA). As the students come with different interests and from different disciplines and countries, the nature of their research projects is multidisciplinary.

In addition to the students research projects, the Research and Policy Advocacy Division focuses on research related to women's issues and has attracted a number of projects which have given opportunities to both students and staff to engage in productive

research not only on nation-wide scale, but also internationally, and in collaboration with various partners.

One such collaboration is with the Bill and Melinda Gates Foundation (BMGF) on Women's Economic Empowerment. This is a five years project, which started in September, 2020. The theme of the current issue of the Journal is *Women's Economic Empowerment* and it is supported by the Bill and Melinda Gates Foundation. From 23 – 24 November the AWSC held the Third Annual Conference on the same theme. Presentations made at the Conference will be published in the next Special issue of *Pathways*. For the next regular issue of the Journal we invite articles, case studies, book reviews and letters/comments to the editor.

Case Studies should be based on real-life situations and highlight decisions taken that can be replicated in other similar situations.

Book Review corner: Book Reviews on recently published books on Women Economic Empowerment or other related issues are welcome.

Letters/comments to the editor should be responses/comments/critique of articles published in this Journal.

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Paper Structure

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Abstract of 250 words

Keywords below the abstract in alphabetical order and separated by commas.

Introduction: background and purpose of the paper.

Body: Clearly discuss major message of your paper with clear line of thought, justification, problem statement and methodology (the approach you used to collect data for your paper); discussion and presentation of your findings, recommendations and conclusion.

Clarity and Consistency: Please check your manuscript for headings and sub-headings; clarity of expression, repetition, grammar, spelling, punctuation, and consistency of references to minimize editorial changes.

References: mandatory

Appendices: Optional

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INTRODUCTION

Henry Indangasi (Prof.)

Editor-in-Chief

The articles you are going to read in this volume of *Pathways to African Feminism and Development* all focus on the theme of women's economic empowerment. But as I write this *Introduction*, I have just seen a report in the *Saturday Standard* of January 22, 2022, titled "Mothers Take the Bulk of Diaspora Cash". This is what it says:

Mothers are the leading recipients of money wired home by Kenyans living and working abroad, as fathers lag behind on the list of preferences. A Central Bank of Kenya survey shows that nearly half of those sending money prefer mothers (20%), sisters (15%) and brothers (14%), with just 11% preferring to send to their fathers. (3).

Further, we read that diaspora remittances last year "grew by a fifth to hit a record US\$3,718 billion" (Kish. 422.29 billion).

When I read this story, I was struck by the irony of it and what appeared like poetic justice. It seems that, knowing what their mothers have gone through, Kenyans living abroad have decided to tilt the balance in favour of those who carried them in their wombs for nine months.

This story reminded me of an appointments committee meeting I attended at the University of Nairobi in which we interviewed the late Hannah Kinoti for promotion. She told us about her research on retirees in Nyeri. A son comes home from Nairobi. He finds his father sitting outside the house and asks him: "Where is Mummy?". The father answers: "She

is gone down there to look for firewood". Then the son goes to look for her, gives her, say Shs 4,000/=, comes back and tells the father he is going back to Nairobi. Later the father asks the mother: "Did our son give you anything?" The mother understates what she was given and says: "He gave me only Shs 1,000/=". The father asks the mother for his share, and she gives him Shs 200/=, saying the rest will be used for food.

As we can see from this story, the son is keen on empowering his mother to the exclusion of his father. The reason could be that he thinks that if he gives money to his father, he will spend it on alcohol. According to him, the mother is likely to spend the money on food, kerosene and other domestic essentials. All the same, in this story, we see mothers having a decisive advantage when it comes to economic empowerment.

Back to the papers. We have eight well-researched articles in this volume, six by Kenyan scholars and two by those from Malawi, giving the journal a continental character. And as I said earlier, they all address the topic of women's economic empowerment.

The first, by Margaret Wanjiku Ngunjiri, gives the issue a firm theoretical grounding. Ngunjiri argues for the need to link politics with economics within what was traditionally called the political economy analytical framework. However, she contends that as we analyse power relations and economic classes in society, we need to take into account the place of women in these arrangements. Consequently, the new model she comes up with is what she calls the Feminist Political Economy Analysis.

Mercy Muhaniwa Chijere and Ngcimezile Mbano-Mweso look at the role of the informal village banks in Malawi in the economic empowerment of women. These are unregulated banks which often run the risk of being used by criminals involved in money laundering. But these entities, nevertheless, empower women who are outside the formal banking system in the country.

Jacqueline Njambi Kamau takes us to the role of women in the trade union movement. According to her, there is work to be done to enhance the presence of women in the boardrooms of these organizations. Most of the members in the unions she has chosen to study, namely COWU and KUDHEIHA, are women, and yet these women are under-represented in the leadership of these entities.

Kefa Simiyu and Beatrice Mbinya have a unique and more personalized take on the issue of women's economic empowerment. They deal with 'what works' for women, and in this respect they argue that giving financial support to families and friends has a positive effect on women's entrepreneurship. This approach can be related to the story I started with, that of Kenyans in the diaspora channelling money to their mothers and sisters.

Ngcimezile Mbano-Mweso *et al* have written about the plight of unmarried, divorced and childless women in the patrilineal tribes in Malawi. They tell us that there are other tribes in the country that are patrilineal, but these are not their focus.

Joseph Muleka goes back to his Luhya sub-tribe in Busia called the Bakhayo and uses the songs and performances of the women to argue for the need to empower them economically. These songs and performances, according to Muleka, reveal the gender

disparities in the community and articulate their cry for help with respect to economic empowerment.

Parita Shah, Loise Maina and Dan Allan Kipkoech take off on what they call African Women's Digital Flight and argue for its potential to empower the female gender. In this article, the authors are optimistic about what is called the gig economy and its capacity to rescue our women economically.

Last but not least, we have Tom Ondicho whose study of the impact of the COVID-19 pandemic on women's empowerment in Kenya is the most topical and most urgent of our research concerns. In this piece, Ondicho argues convincingly that the pandemic hit women hardest where it hurts the most, namely the economy. More men died, but more women suffered.

With all these researches and observations, we should go back to where we began: that after realizing that women are the underdogs in our economic arrangements, we need to pay special attention to them. Kenyans in the diaspora are doing just that: sending the bulk of their remittances to their mothers and sisters. They are empowering them economically and the rest of us are the beneficiaries.

UNEARTHING UNDERLYING CONSTRAINING FACTORS TO WOMEN'S ECONOMIC EMPOWERMENT: A CASE FOR FEMINIST POLITICAL ECONOMY ANALYSIS

Margaret Wanjiku Ngunjiri (PhD)

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Abstract

This paper discusses feminist political economy analysis (PEA) as a core tool for contextual analysis in relation to women's economic empowerment. Feminist PEA assesses the formal and underlying informal factors that impact women's performance in social, economic and political spheres, and how these might affect their economic empowerment. The paper also explores selected literature on women's incomes, livelihoods and labour participation so as to illustrate feminist concerns in normative practices, including cultural prescriptions, on the economic, political and social order; male domination over the economic and labour markets; and power relations in the production value chains such as the agricultural, dairy and energy value chains. Through an exploration of feminist issues and underlying factors that constrain the performance of market institutions the paper finds that often invisible factors, such as care work and domestic labour, significantly affect women's participation in economic activities and income generation. The feminist PEA is clearly an effective tool for unearthing how women's effectiveness as agents of economic change in the market is constrained by a myriad of informal underlying factors. The paper finds that feminist PEA richly provides a deeper perspective on contextual issues related to women's economic empowerment, and recommends a more deliberate implementation of policies and laws in order to minimize the negative impacts of the underlying factors that stymie women's economic empowerment. Of importance is the need for any policy reform aimed at enhancing women's economic empowerment to factor in measures for addressing unpaid reproductive labour, and a supportive environment to enable women's participation in entrepreneurship and the labour market.

Key Words: Feminist PEA, formal and informal factors, political economy analysis, stakeholder interests and influences, women's economic empowerment

Introduction

There is no single definition of political economy analysis (PEA). However, the Organization for Economic Cooperation and Development (OECD) explains that PEA is concerned with “the interaction of political and economic processes in a society, the distribution of power and wealth between different groups and individuals, and the processes that create, sustain and transform these relationships over time” (Department for International Development (DFID), 2009). At the centre of PEA is politics, that is, the contest between two competing groups and

economic processes. This contestation also implies “the process of generation of wealth and how political choices affect development outcomes at the individual, community and even broader” (Asian Development Bank, 2013).

Political economy analysis was further enriched when feminists took an interest in the underlying factors that were driving gender discrimination and inequalities in the economic, political and social

spheres. Feminist interest in PEA was concerned with the quiescent causes of *“skewed power relations and social stratification that left women at the bottom and men in a dominant position at the top”* (Kabeer, 2015). Below we explore the various components of PEA and the nexus between feminist PEA and women’s economic empowerment. Women’s economic empowerment (WEE) has been variously defined as *“the process through which women navigate contextual challenges in order to attain adequate access to and control over economic resources, and improved livelihoods”* (ODI, 2016; Taylor and Perezniето, 2014; CARE International, 2020). This paper explores the nexus between feminism and PEA, specifically reviewing how a feminist PEA has been utilized in different study contexts to assess WEE. Through a methodological approach that reviewed secondary empirical data and research studies, the paper situates feminist PEA within women’s economic empowerment discourses.

Core Components of Political Economy Analysis

Integral to PEA are several key elements, including the interests and incentives of different groups and how these influence policy outcomes; the role that formal and informal institutions play in shaping how people relate and interact; and, the impact of values, ideals and political behaviour (Whaites, 2017). PEA seeks to unearth underlying factors beneath the surface of a given situation. In so doing, it provides insights into political ideologies, organizational culture, norms and value systems, and religious factors that might have an effect on how people think or act, and what the competing interests might be (Whaites, 2017). PEA is also informed by ‘how things really get done’ and the nexus between formal and informal factors that inform how actors in a political system, cultural

PEA also helps identify the most relevant policy responses and strategies that are likely to work in instances where there have been difficult and complex development challenges

community or institution, operate (ODI, 2016; AusAID, 2016; Fritz et al, 2014). In this case formal institutions include laws and policies, and regulatory processes that define the systems of governance, while informal institutions include cultural norms, patronage networks and patriarchy, and how these influence decision-making processes (Whaites, 2017; Oxfam, 2014).

PEA also helps identify the most relevant policy responses and strategies that are likely to work in instances where there have been difficult and complex development challenges. Often, vested sectarian and political interests get in the way of well-meaning programme interventions, and this may not always be obvious to the researcher, necessitating the deeper analysis that a PEA offers. In the case of WEE, policy enablers, such as funds set aside by a government institution for financing women’s initiatives as well as supportive laws that prohibit gender-based discrimination may be in place. However, vested interests, cultural normative

practices, ethnic and other sectional discrimination may cause vulnerabilities that may block the actual implementation of WEE enabling policies.

This paper assesses how such underlying factors may interact with policy structures and how feminist PEA can unearth the blockages in the implementation process. In addition, through a feminist PEA, the paper seeks to understand why despite good practices and laws, and even a progressive constitution like Kenya's 2010 Constitution, reforms related to women's economic empowerment still take long to get rooted. For instance, why, despite the provision of a minimum representation threshold of one-third of either gender in the Constitution of Kenya (2010), has Kenya not yet been able to get women into Parliament, Constitutional Commissions, Parastatal Boards and other policy formulation and decision-making bodies? A feminist PEA offers a critical intervention, enabling a deeper understanding of the type of political incentives that have shaped the decisions of political parties, voters, the judiciary and other players, resulting in the skewed gender representation that we currently see in institutional formations in Kenya and other African jurisdictions.

Political Economy Analysis in Context

Political economy analysis gained fresh importance in the 1970s, when donor agencies tended to side-step political actors, having found their partisan interests too complex to navigate (Fritz et al, 2014). Political incentives often appeared incompatible with public interests. In the 1980s, the Structural Adjustment Programmes (SAPs) formed the policy paradigm for development, but the underlying political drivers became too strong for development to progress. With time, it became clear that there were other institutional factors, more popularly referred to as, 'rules of the game', that determined how things would

actually work out (Whaites, 2017:5). According to Fritz et al. (2014:2), "*Institutions underpin markets and provide the framework within which the bureaucracy acts and political contestation plays out*". Some of these institutional factors are guided by cultural normative practices, vested patronage interests such as corruption, power struggles, personalised economic benefits such as ploys to win procurement tenders, culturally and religiously ordained gender stereotypes and discrimination, among others.

Political economy analysis as an important analytical tool for development challenges gained traction in the 2000s with several development institutions such as the World Bank, the then Department for International Development (DFID), the Swedish International Development Agency (SIDA) and the Government of the Netherlands, each initiating their own version of a PEA approach. Feminists also took an interest in PEA in the 2000s, after realizing that gender equality remained elusive despite heavy investments in time, development aid and government financial and policy interventions. PEA offered a good analytical tool of the latent obstacles to gender equality across different spheres, and thus drew the attention of feminist scholars and practitioners.

There are various versions and approaches to PEA, advanced by different institutions. A few of these versions are presented briefly below:

- The World Bank's *Problem Driven Political Economy Analysis*, which included a governance and anti-corruption strategy (Fritz et al., 2014): The problem driven approach is concerned with ensuring that PEA begins by diagnosing specific problems and unresolved developed challenges that require a resolution to be resolved.
- DFID'S *Drivers of Change* (DoC) analytical framework: DoC is an approach developed by the then DFID to address lack of linkages between the

political framework of a country and operations of development organizations operating in the country. It specifically assessed the interface between economic, political and social factors that either propel or constrain poverty reduction work (ODI, 2009).

- SIDA's *Power Analysis* approach: This is founded on the belief that power imbalances and asymmetries in access to financial, capital and economic resources must be resolved for poverty reduction to be achieved, (SIDA, 2005).
- *Feminist Political Economy Analysis*: Feminist

PEA began as a blend of feminist work in various disciplines, including economics; development studies; and politics (Griffin, 2007; Peterson, 2005). In the late 1990s and early 2000s, feminists felt that gender was missing in the mainstream PEA discourse and sought to bring it on board (Waylen, 1997; Griffin, 2007; Peterson, 2005). Feminist PEA is discussed in more detail in subsequent sections of this paper.

Feminist Political Economy Analysis

However, with all this thinking into PEA, the feminist PEA did not gain attention until more recently, after the year 2000 (Peterson, 2005; GSDRC, 2014). A feminist PEA puts the spotlight on gendered discrimination and inequalities, and how these are affected by skewed power relations in political, economic and social spheres. A feminist lens in PEA adds a layer of analysis to enable a more accurate understanding of gendered and other intersectional inequalities. Gender identities are reproduced by the processes of political economy, hence the need to assess these identities' differential impacts on women and men.

As noted by Peterson (2005), feminist interventions across various disciplines have over time exposed the omission of women's contributions to development and production processes – with women and feminised activities often presented as inferior, using androcentric criteria. For example, women's domestic, reproductive and caring labour is deemed 'lesser' compared to male production. Thus, male dominated activities (often paid work in the formal economy) along with masculinised characteristics, such as autonomy and competitiveness, are perceived to be the norm and more 'worthy'. Women, on the

other hand, are devalued and perceived to be inferior, subjective, natural and unskilled and thus assigned unpaid activities. Correcting this androcentric bias, to make women empirically more visible, should be a continuous project of the feminist discourse, and has informed feminist PEA thinking (Peterson, 2005; 2007; Griffin, 2007).

Feminist PEA has a broader perspective and focus on social policies, which encompass deeper analyses of the gender differentials in education, agriculture, labour rights; intra-household division of labour; access to economic resources; gendered wage patterns, unpaid care work, among others. It also allows for intersectional analysis that explores gender and how systems of power intersect and cause differentiated impacts on different groups in society (Women's International League on Peace and Freedom (WILPF), 2019). Thus, feminist PEA explores the following in development discourses:

- It seeks to understand the drivers of economic, political and social behaviour, incentives and perceptions; and enables identification of systemic gender discriminatory factors.
- It assesses the various gender-based contestations and bargaining between different

interest groups. More specifically, it enables understanding of the different stakeholders in a particular context, and the logic behind the decisions they make. This is achieved through a process of stakeholder mapping and analysis.

- It illuminates visible, invisible and hidden power that determines how things really get done. It sheds light on the constellations of power among women and men, signals who wields decision-making power at different levels, and how this affects women and men. It also shows how economic and labour opportunities, power and wealth are distributed, based on class, ethnic divisions, gender and other forms of identity (Kabeer, 2015: 2021).

In order to understand the above, a variety of useful tools are available that may be deployed to aid Feminist PEA, either on their own or in combination, based on the complexity of the issue under investigation. These tools are presented briefly below.

Multi-Layered Institutional Analysis

Institutions refer to “rules, norms and arrangements, or rules of the game” (Jones, 2005). Actors are the administrators or agents who oversee application of the ‘rules’. Formal rules include laws, policies and regulations that exist and guide operations in formal economic, social and political spaces and the market place. Informal rules and norms include patriarchy, patronage systems and cultural gender and normative practices that determine how things really get done (Whaites, 2017; ODI, 2016; Oxfam, 2014; Braunstein, 2008; Jones, 2005).

Capacity Needs Assessment

Capacity needs assessment is a critical part of PEA as it assesses whether the main actors have the

necessary capacity to act and voice their needs, be heard, self-organize and position strategically. A feminist PEA assesses women’s self-realization and identifies critical gender differentiated power imbalances that require attention (Australian Agency for International Development (AusAID, 2016). A core ingredient in nurturing women’s self-determination is building their skills and capabilities to achieve certain outcomes, and thus assess inherent capacities ‘to act and voice’ their needs and interests (agency) which is critical to feminist PEA (Kabira, 2015).

Stakeholder Mapping and Analysis

Stakeholders are the entire array of actors with interest or influence on a particular issue. They may either represent ‘change’ and also represent ‘non-reformists’, who do not embrace change and often tend to prefer the status quo (ODI, 2016). Where the government is a stakeholder, it cannot be construed to be a neutral actor as it is made up of individual men and women, who also harbour individual interests and influences. In addition, individuals have networks and varied motivation for the choices and decisions they make, some of which may be determined by patriarchal ideologies. Feminist PEA must keep track of gender differentiated power dimensions, including how formal and informal power is distributed among the different stakeholders.

Power Analysis

Power analysis is associated with SIDA, and it aims to identify where real power really rests. It is a tool that helps illustrate power distribution as well as potential conflicts of interests. This is best established where local expertise is deployed in the analysis (SIDA, 2005). From a feminist analytical perspective, it helps unearth visible and invisible power, culture-based authority and misogynistic trends and patterns.

Operationalizing PEA in Women's Economic Empowerment

Women's economic empowerment (WEE) is affected by many constraining factors that are sometimes ignored, often inadvertently, in interventions by governments and other actors seeking to improve women's livelihoods. Some of these factors include inequalities in labour markets and gender relations, social norms and unpaid reproductive labour, particularly care work (Quisumbing, 2021; Kabeer, 2005; 2015; ILO, 2016; ODI, 2016). Naila Kabeer (2021) underscores livelihood inequality as a foundational cause for other forms of inequality, such as access to education, health care, various freedoms and decision-making. Kabeer advocates for transformative change from the stratified gender systems of economic and market spaces that place women at the bottom below men, to more equitable systems (2021). Unpaid care work is one of the contributing factors that cause women to remain at the bottom of this economic strata, with the going assumption being that this is 'women's natural role' without prying beneath such assumptions to unearth the causal factors. Feminist economists' work in this area led to a list of other contributing factors such as labour market discrimination leading to occupation hierarchy and women participating in labour markets on disadvantaged terms (Kabeer, 2005, 2015, 2021; Budlender, 2008). Under these terms, women continue to find themselves in less paying, more labour intensive and uncertain jobs.


By exploring how gender norms reinforce the power relations that subordinate women in economic, political and social spaces through various forms of oppression such as gender based violence (GBV), feminist PEA helps to peel off the layers that women must wade through to achieve self-actualization. Recent studies on gender gaps in returns on women's

labour found a list of compounding factors including gendered discrimination in access to education and finance; discriminatory regulations and inheritance laws; and unpaid work (Hallward-Driemeir, 2011; World Economic Forum, 2018). Other factors include a lack of infrastructure to reduce the burden of unpaid care work on women (Kabeer, 2021; Budlender, 2008).

An assessment of how gender intersects with distribution of formal and informal power in economic and labour market spaces reveals *"occupational hierarchies in the informal labour market, where men dominate the higher levels of paid formal jobs, while women dominate the lower echelons due to intersectional vulnerabilities, care work and gender discrimination"* (Kabeer, 2021: 17). Studies in Africa have provided further insights on several considerations beyond profitability that often inform women's entrepreneurial activities. Such considerations were found to include entrepreneurial skills and capability, the need to secure the family welfare, women's ability to hire extra labour and access to financing (Kennedy and Roelen, 2017; Kabeer, 2021; Muthuri et al., 2017). Cumulatively, these factors affect women's ability to progress to higher levels of the enterprise chains and ultimately achieve economic empowerment. Similarly, concerns over access to reliable and affordable child care services, among other factors such as low literacy; lack of skills; and work place discrimination affect women's access to gainful formal employment.

A randomised control trial in Kenya in 2017 that sought to establish how lowering the costs of childcare services through a voucher system would affect women's labour choices and market outcomes, found that women with subsidized childcare were

women with
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17% more likely to
be employed than
those without
(Clark et al., 2018,
2019).



17% more likely to be employed than those without (Clark et al., 2018, 2019). The study unearthed other underlying formal and informal factors that affect employment including economic incentives, bargaining power, social norms, among other factors. The conclusion was that policies that seek to impact WEE through labour markets and employment cannot be effective without considerations for easing unpaid care work. Clearly, balancing work and childcare remains a dilemma for many women in Kenya and elsewhere in developing countries. This implies that childcare centres are a critical link pin in improving women's income earning opportunities, as they enable women to balance between childcare and employment or entrepreneurship, without making them have to choose between their child care roles and whether to earn an income.

Economic and political policies are hardly ever gender neutral, and sometimes existing laws reinforce and sustain discriminative gender roles curtailing women's economic empowerment. The discussion above illuminates how distribution of formal and informal power in economic spaces affects women's economic

empowerment. In addition, visible, and invisible power, through cultural norms, male domination and gendered discrimination, affects decision-making and distribution of resources, often leading to women's subordination and exclusion from the labour market. For instance, men tend to have wider social and business networks because they are better educated and are able to venture outside the confines of their domestic spaces unlike women. Despite the policy interventions by government and other agencies to spur women's economic empowerment through entrepreneurship, women's businesses remain small in scope and size and with a limited capital outlay (Kiriti-Ngángá and Kiiru, 2018). For women to navigate these constraints and strengthen their lobby position and participation in market spaces, there is clearly need for policy reform towards facilitative market infrastructure that pursues the enforcement of laws and implementation of existing policies. It is only then that access to credit, reduction of women's unpaid reproductive labour, and enhanced access to affordable and accessible childcare services, can be realised.

Summary

Often the major conflicts of interests related to power and control of entrepreneurship and market spaces revolve around access to and control over productive resources such as labour, assets and women's agency towards self-realization. Women's restricted access to resources such as land, financing, paid productive and reproductive labour, and the constraints from care work need to be addressed in order to safeguard women's economic empowerment. Women's access to economic resources can have positive outcomes for their voice and influence within the household. It is clear from the foregoing that gender inequalities are perpetuated and reinforced in the market and economic spaces in ways that limit women's contributions and economic progress (Kabeer, 2021). Therefore, in consonance with feminist PEA, we can

conclude that while individuals and associations, including women and their organizations, make choices and exercise agency, these are directly dictated by rules, norms, assets and capabilities available to them and allowed by the systemic institutional values.

While there have been significant efforts to address gendered inequalities in economic empowerment, such as those seen through government policies on affirmative action funds for women and the youth, and the Constitution of 2010 that gave express provisions on gender representation, inequalities in all spheres abound. Due to fundamental obstacles in the institutional structures and systemic practices equitable distribution representation in decision making platforms and legislative institutions, distribution of economic resources and job opportunities have remained a mirage. These obstacles have never been fully unearthed and addressed.

The social transformation sought through African feminist discourses will, therefore, remain elusive, as long as these obstacles remain beneath the surface. This paper argues that digging through political, social and economic institutions is paramount. In so doing, hidden interests and often androcentric machinations that affect effective implementation of policy provisions will be brought to the fore. And only when addressed will the much-sought social transformation be realized. Given the often notable disconnected loop between policy formulation and research evidence in Africa due to low research uptake by the government (Wanjiku, 2019), the value that would accrue from feminist PEA in the formulation of women's economic empowerment interventions may not be realized. There is a clear need to build research capacity and interest in feminist PEA, as a core component of the African feminist discourse.

Conclusion

Feminist PEA has demonstrated that women need negotiation and bargaining skills to navigate formal and informal political and economic engagements. Therefore, these skills should be strengthened by building a critical balance between women's productive and reproductive labour contributions. For women to achieve economic empowerment and sustained transformative change, critical success factors include individual and social capital through group interactions, enhanced with capabilities and skills building. In addition, support to access finance, complemented by entrepreneurship training, is critical. If women are to attain economic empowerment, they must be facilitated to access the labour markets and various entrepreneurial value chains, and not just be allowed to participate in the labour intensive production stages that are often poorly remunerated and less lucrative as compared to the higher levels of the entrepreneurial chains. Notably, these higher levels of the entrepreneurial chains are often dominated by men. Women require well anchored supportive market structures such as technology and technical capabilities, leading to better remunerated and more empowering occupations, just as much as the men.

It follows that there is need to ensure policy implementation in order to provide the needed safeguards and thus limit the various forms of discrimination against women in employment and entrepreneurship. While some countries such as Kenya have good labour market regulations and policies, their implementation is ineffective, and thus discrimination continues to constrain women's participation in the labour market and in economic activities. Furthermore, it is clear from existing literature that underlying factors that affect the effectiveness of policy interventions aimed at WEE include the burden of unpaid reproductive roles, implying the need to factor in measures to reduce this

burden. This study recommends that all WEE related policies should consider measures to address care work. Such measures should include, among others, provision of accessible, affordable and credible day-care facilities for pre-school children. This will allow the mothers, particularly in low-income households, who often have to make the difficult choice between

care work and paid labour often prioritizing care work, to access an easier option of affordable, accessible and credible childcare facilities. This will ensure that they are not denied the right to participate effectively in the labour market, or to venture into entrepreneurship; the two major pathways to women's economic empowerment.

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FINANCIAL INCLUSION THROUGH VILLAGE BANKS: THE GATEWAY TO WOMEN'S ECONOMIC EMPOWERMENT IN MALAWI

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Abstract

Women economic empowerment is an important aspect towards attaining gender equality in society. Through women-only spaces in self-help village savings and loans groupings, also known as village banks, women in Malawi are able to gain and exercise more personal (power within), relational (power to), and collective (power with) power and control over their own lives. These platforms do not overturn or remove arrangements that institutionalise deprivation, exploitation, and gross disparities in wealth and income but they provide an opportunity towards unmaking some of the effects of gender and economic inequality. Village banks contribute to financial inclusion – a key factor to financial access and resources necessary to interact with others as peers and to exercise agency. This is the feminist goal for women's economic empowerment. This paper analyses how these village banks operate and contribute to economic empowerment. It establishes that the lack of formal regulatory frameworks directly guiding and controlling these village banks results in opportunities for greater financial inclusion for rural women, thus, contributing to economic empowerment. It argues that the lack of regulatory frameworks also leaves the village banks with the risk of being used as conduits for money laundering by criminals. Through social-legal research, our paper offers an example of how to maximize benefits for women's economic empowerment through village banks, having regard to the law and its limits.

Key Words: financial inclusion; village banks; women economic empowerment

Introduction

In 2016, only 34% of the adult population in Malawi had access to formal financial services that are provided by formal financial institutions such as commercial banks, financial cooperatives, and microfinance institutions (Malawi Government, 2017). The figure rose to 40% as of June 2018 (World Bank, 2021). A large number of people in the country, especially women, do not have access to formal financial services in Malawi due to low incomes, long distances to the formal financial institutions, a lack

of identification documents needed to open a bank account, and financial illiteracy (Malawi Government, 2017). Furthermore, Malawi is a predominantly cash-based economy; most financial activities, therefore, take place outside the formal financial system.

In recent years, there has been an influx of informal financial institutions, popularly known as village banks, which offer savings and credit schemes in both rural and urban areas in Malawi. Village banks, also

referred to as village savings and loans associations, (VSLAs) are member-based groups aimed at pooling money from the members and lending it at an interest to those who need it (Allen, 2006; Karlan et al., 2017). The funds accumulated over time are distributed to the members at the end of the cycle. The concept was pioneered by CARE International and has become an increasingly popular tool among development practitioners in many countries. (VSL Associates, 2018). CARE International introduced village banks in Malawi in 1999 with the aim of helping households change from subsistence to commercial farming and thus improve their nutritional and health practices (Chipeta, 2010). Through these village banks, members are encouraged to build their financial assets and skills through savings rather than debt. Most of the village banking programmes are conducted in rural areas where the majority of the people do not have access to formal financial institutions. In the rural areas these programmes are mainly supported by non-governmental organisations (NGOs) as part of the economic empowerment of the rural masses. In Malawi in 2015, 67 organizations were implementing VSLA programmes with a total of 37,461 savings groups (Ministry of Finance, Economic Planning and Development, 2015).

Apart from village banks, which are promoted by NGOs in rural areas, there is another group of village banks that are formed by individual members of the community without any guidance from any NGOs. These self-promoted village banks are pervasive in urban areas. The membership of these urban village banks includes people who have access to formal financial institutions but use the village banks as an alternative place for keeping their savings and obtaining credit.

Section 30 of the Constitution of Malawi guarantees the right to economic, social, and cultural

development and women are identified among those for special consideration. In 2017, the Government of Malawi recognized financial inclusion as essential to economic development and committed to expanding savings and investment opportunities, especially through savings groups (Malawi Government, 2017).

Village banks are recognized in the Malawi National Strategy for Financial Inclusion 2016-2020 (Malawi Government, 2017) for ensuring equitable access and use of financial services in their current nature as informal financial institutions. The Strategy also recognizes the dangers of leaving the village banks as informal and although it offers ways of ensuring some form of monitoring, it does not require the registration of village banks which would facilitate monitoring. To-date, there are no laws directly regulating or formalizing village banks in Malawi.

This paper investigates how spaces predominately occupied by women in self-help village savings and loans groupings operate to ensure access to financial services and contribute to economic empowerment. The research also examines the role of the law in enhancing the benefits from the village banks and minimizing the risks that emanate from being informal institutions.

The paper is organized in four main sections, including the introduction. Next, the paper will clarify the conceptual framework by reviewing literature on financial inclusion and by analysing financial inclusion as an enabler for women's economic empowerment and contributor to gender equality. The third Section will look into how village banks operate in Malawi, identifying strengths and weaknesses in contributing to women's economic empowerment and gender equality. Finally, the paper will provide an overall analysis, recommendations, and a conclusion.

²Constitution of Malawi, 1995. For a discussion on the justiciability of this right, see Kapindu, R.E. (2013) Courts and the Enforcement of Socio-Economic Rights in Malawi: Jurisprudential Trends, Challenges and Opportunities. *African Human Rights Law Journal*, 13(1), 125-151.

Conceptual Framework of Financial Inclusion and Women's Economic Empowerment from a Feminist Perspective

There are several definitions of 'financial inclusion'. Most scholars define it narrowly in terms of access to and/or use of formal financial services (Allen et al., 2016; Demirgüç-Kunt & Klapper, 2012; Zins & Weill, 2016) while others describe it broadly as equitable access to financial services (Mawuko Agoba et al., 2017). The constant association of financial inclusion with formal finance institutions is slowly being eroded in Africa where the majority of poor people do not predominantly access financial services from formal financial institutions but informal institutions such as the village banks (Klapper & Singer, 2015; Lindvert, 2015; Zins & Weill, 2016; Bongomin et al., 2018; Demirgüç-Kunt et al., 2020; Oji, 2015; World Bank, 2017). As already alluded to above, formal institutions also perpetuate exclusion to low-income populations due to various requirements (financial or documentary) and limited physical availability. Financial inclusion must, therefore, recognize the complementary role of informal financial institutions for the poor in Africa. Financial inclusion can be defined simply as access to financial services which may be mediated through both formal and informal institutions although the ultimate goal may remain that of ensuring access to formal financial services (Ndanshau & Njau, 2021, p.173).

Hendrick (2019, p. 1030) asserts that *"being financially included can have transformative effects for women"*. Similarly Allen, et al., (2016) assert that *"financial inclusion is key to economic empowerment for financially excluded women"*. Access to and use of financial services such as savings and loans help women develop their economic situation. Economic development is increasing women's empowerment by allowing women to control and derive benefit from resources, assets, and incomes. Women's economic empowerment (WEE) is one way of improving

women's lives, as well as the lives of their families, communities, and the nation. It *"enables women to better manage risk, fund household expenditures, and contribute to development, including stronger GDP growth and gender equality"* (Abbot, 2017, p.10). Where women are able to engage in income-generating activities that help them become financially independent, this also strengthens their decision making-power within the household and society (Zhang & Posso, 2017). A study by Zhang & Posso established a link between access to microfinance and women's increased agency and autonomy. Kwarteng & Sarfo-Mensah (2019), writing on VSLAs in Northern Ghana, and Tura, et al., (2020) on VSLAs in Mozambique, provide clear evidence that there is power gained at a personal level, with others, and collectively by participation in savings and loans groups. The women's agency is evidenced by self-efficacy, their comfort with public speaking, and decision-making autonomy. The studies also identified that the women become more economically and socially active. This is demonstrated in increased mobility, decision making, contribution to family and community livelihoods, courage to face officials and influence decisions, vote independently, and contest in elections within associations. Expanding women's assets and their capabilities to exercise autonomy, improve their position relative to men within the household or society, and being able to participate in decision-making and influence choices that affect them, is indeed a marker of women's empowerment.

Feminist scholars have identified that limitation or restrictions to women's agency and achievement of gender equality is linked to economic achievement and it is caused by the patriarchal cultural characteristics that govern relationships between men and women (Ashe & Neilan, 2014). Kabeer (2016; 2012), for

instance, argues that economic empowerment itself does not necessarily lead to greater gender equality unless the traditional customs and practices that have subordinated and marginalized women are challenged and moderated. WEE must go hand-in-hand with challenging patriarchy, which is recognized as the main cause of gender inequality. Patriarchy may be defined as *“a system of male authority which legitimizes the oppression of women through political, social, economic, legal, cultural, religious and military institutions”* (Charter of Feminist Principles for African Feminists, 2007, p.4). It is a framework of the totality of oppressive and exploitative relations which affects African women. Matandela (2020, p.13) states that *“this system of power and inequality monitors and instils behaviour that counteracts women from attaining civil, political, and socio-economic rights”*. While patriarchy manifests itself differently in different contexts, characteristics of this are similar across the continent, including the exclusion of women in decision making at all levels and inhibiting autonomy.

Women’s economic empowerment, from a feminist perspective, must go beyond improving income and welfare and also focus on power imbalances and giving women more control to manage their own lives. Financial inclusion and WEE are transformative from a feminist perspective if they contribute to a change of power relations in the society through a process by which women denied power gain power, in particular the ability to make strategic life choices (Esnasshri, 2014). *“WEE must, therefore, also contribute to gaining power: personal (power within), relational (power to), and collective (power with) for gendered outcomes”* (Nwankwo, 2017, p.19). According to Rowlands (1998), ‘power within’ is self-confidence, self-awareness, and assertiveness; ‘power to’ is about decision making and participation; and ‘power with’ is collective agency or collective action and solidarity. It is, therefore, not enough to only ensure a provision of credit and other financial

services to women who are deprived of formal financial services. Although this helps low-income or non-earning women to obtain a financial loan and benefits their earning capabilities to help them meet their living standards, feminists are interested in gendered outcomes, especially increased agency at individual and collective levels, to gain more power.

Gender inequality is pervasive. Gender discrimination remains prevalent, particularly against women, although feminists’ advocacy, particularly in areas of legislative measures in recognizing women’s rights and increased economic opportunities, has achieved significant progress (African Development Bank and United Nations Economic Commission for Africa, 2020). Feminism, according to Koboré (2017, p. 413), *“fights to establish social justice and to get rid of gender inequality”*. For Ebnoluwa (2009, p. 227) it is *“a label for a commitment or movement based on the belief in sex equality and seeks to achieve equality for women and to transform society”*. Ebnoluwa (2009, p. 229) states that *“African feminism is grounded in African culture and focuses on the unique experiences, struggles, needs, and desires of African women”*. It is committed to gender justice and equality and seeks to enhance women’s emancipation in a predominantly patriarchal world (Kourany et al., 1998). Two things in achieving gender equality for women are emphasized, namely, improving the lives of African women and challenging the legitimacy and the basic underpinnings of patriarchal institutions and values. Financial inclusions which lead to WEE are one way of improving women’s lives and contributing to gender equality because disempowered women are both subordinated and experience poor human welfare.

Both the Protocol to the African Charter on Human and Peoples’ Rights on the Rights of Women in Africa and the Southern African Development Community Gender Protocol recognize the right to economic development. There is emphasis on ensuring not only opportunity but also benefit for

women through legal and other measures. The state parties have obligations to ensure there are optimal conditions for women in both the formal and informal sector to engage and be supported in occupations and economic activities. Economic independence of women is crucial as it counteracts exploitation, feminization of poverty, discrimination, and disregard of their fundamental human rights. Furthermore, there is a legal basis for claims against government and other actors that impact the enjoyment of rights through greater opportunity to participate in decisions and equitable distribution of benefits (Uvin, 2007; Sitta, 2010). Women have the right to development which is realized through financial inclusion, among other things. Therefore, from a feminist perspective, financial inclusion is key to gender equality when it ensures empowerment which results into greater agency and autonomy for women to act independently or with others to change their lives. We now move to look at what is happening in Malawi to ensure financial inclusion of women and their empowerment in village banks.

Research Methodology

A socio-legal study was undertaken to investigate the role of village banks in WEE and the role of the law in these informal financial institutions. Analysis of the law required the examination of both primary and secondary sources that included statutes, policy documents, scholarly articles, and official statements and reports from Government as well as non-governmental and international organisations.

The main technique for this method was library and desk-based research. The study also adopted an entirely qualitative approach in soliciting the reactions, comments, and perceptions of respondents concerning the lived experiences of women who benefit from the village banks. This involved key informant interviews which were held with five VSLAs from Lilongwe rural areas as well as five VSLAs from

Lilongwe urban areas with informants who were randomly selected. During these interviews, the key informants were asked a series of unstructured open-ended questions on how they operated their VSLAs. This was done to acquire as much detail as possible on how the VSLAs conduct their business and their impact on WEE. Other key informants interviewed were drawn from five non-governmental organisations responsible for promoting VSLAs in order to appreciate how their programmes are conducted. This approach was chosen because it enabled the researchers to assess the operation and impact of VSLAs.

Key Findings

In this study, a field research was conducted in Lilongwe rural and Lilongwe urban in order to compare how village banks are operated in rural and urban areas, as well as to assess the benefits and risks which these village banks pose. One study was done in Traditional Authority (T/A) Malili area where five village banks, which are promoted by NGOs, were targeted. The research involved unstructured key informant interviews with members of five different village banks in the five villages of Chimwamadzi, Chimbowa, Msilani, Msipu, and Mgwata.

The research was also conducted in urban areas of Lilongwe and it also involved key informant interviews with members of five different village banks in Lilongwe urban (none of which were promoted by any NGO). Four village banks under the study from Lilongwe urban had resident participants from four areas while one village bank was composed of employees at one of the companies in Lilongwe with members from different locations of the city.

Operation of Village Banks

The findings of the study presented below are demarcated into two categories representing the rural and the urban village banks.

Table 1. Summary findings on village banks in rural and urban Lilongwe

	Rural	Urban
How the village bank started	Some by NGOs. Others self-promoted	Self-promoted
Membership	Both male and female	Both male and female
Memberships' access to formal financial institutions	None	Yes
Geographical area of members	One village	Different areas
Requirement to disclose source of income	Yes	None
Multiple memberships to village banks	Prohibited	Allowed
Share value or amount for opening account	K1000 – 2000 (USD1.2-2.5)	K3,000 – K50,000 (USD 3.7 - 62)
Requirement for weekly deposits	Yes	No
Share or deposits limits	Yes (maximum is 5 shares)	None
Loan interest rate	10 to 20%	20 to 30%
Loans to non-members	Not allowed	Allowed
Limits on amount to borrow	Yes, in 3 out of 5 groups (maximum of three times one's share)	None
Requirement for collateral before obtaining a loan	None	None
Where money is kept	In a box at the treasurer's house	The treasurer's bank account
Cycle period	Six months	1 year
Frequency for meetings	Weekly	Monthly
Sharing of interest	Equally amongst the members	In some groups, every member receives his/her accumulated interest on loans obtained, while in some groups interest is shared equally
Determining leaders	Voting	Voting
Gender of main leader	Both men and women	Both men and women

Village Banks in Rural Lilongwe

The study established that rural village banks were composed of both men and women who did not have access to formal financial institutions. Some of the cited reasons for failure to access formal financial institutions by the members of the rural village banks were long distance to the formal financial institutions as well as a perceived insufficiency of money to save with the formal financial institutions. In these village banks, every member was required to have an income generating activity and was required to be buying shares in the group whose values ranged from K1000 to K2000. At the end of the cycle, every member received the total value of the shares bought in that cycle. Members of the rural village banks also had access to loans from the money contributed by the members in buying shares, which were payable with interest ranging from 10% to 20% per month. The accumulated interest was shared equally among the members at the end of the cycle. Any excess funds were kept in a box which was kept at the treasurer's house. In order to mitigate the risk of embezzlement of funds, the box had three locks whose keys were kept by three different members of the group.

Village Banks in Urban Lilongwe

As regards urban village banks, the study found that they were also composed of both men and women. However, unlike rural village banks, whose members had no access to formal financial institutions, the members of urban village banks had access to formal financial institutions but preferred to use the informal village banks because of the benefits offered by the village banks. In the urban village banks, all that a member was required to do was to be able to make regular deposits with the group and to pay back loans obtained with interest, which in some groups was credited to the member's account, while in other groups, it was shared equally among the members. Any excess funds in the urban village banks were deposited in the treasurer's bank account.

Role of Village Banks in WEE

Like numerous other relevant studies conducted in Malawi, this study found that there were several benefits derived from the village banks and that there was opportunity for women to gain power. Firstly, the rural village banks offer financial inclusion to people who normally cannot access formal financial services. Unlike the formal financial sector, village banks are very accommodative to the population with low income and with no formal identification papers. Although there is a requirement for members to join the rural village banks with a minimum account balance or share, this is minimal. They offer close and timely financial services, including access to loans at any time to be used as business start-up capital and to expand their businesses without the need for collateral. The requirement of collateral was stated as one of the reasons the members in village banks did not or could not obtain credit from formal financial institutions. This is similar to the findings by other studies in Malawi such as the one conducted by Maganga (2020). Unlike commercial banks, village banks operate on trust and give out loans to their members without the need for collateral. All that is required is assurance that the money will be paid back. According to Thuysbaert and Udry (2017), the savings which members of informal savings groups such as the village banks accumulate insulate them from adverse aggregate shocks on their economic activity and also stimulate investments to extend and expand businesses operated in their households.

Although both rural and urban village banks had both female and male members, the women dominated these groups and demonstrated enhanced agency and participatory living. The rural village banks, predominantly in this study and the study by Waller (2014), expressed personal growth evidenced by self-confidence, new financial skills, and active participation in collective problem solving within the groups. Women were able to support and contribute

not only to finances in the family but also to decision-making. With improved financial security, women reported more cooperation with their spouses but also the ability to take action where needed or to negotiate with their husbands on how to spend money or make other decisions. Open discussion and mutual agreement on decisions was also reported by Waller (2014) in her study of village banks. However, she also found that women required approval from their husbands in most aspects of their lives, including activities in the village banks, and that their husbands remained final decision-makers as heads of the household and main income providers. The effects of patriarchy, particularly the deprivation and exploitation of women economically, are slowly being eroded though it will take time, consistency, and multiple deliberate strategies to reach the goal of gender equality. In the meantime, we celebrate the small gains being made.

The opportunity to serve in elected positions and to vote for a preferred candidate is also valuable to the exercise of agency. Women dominated not only in membership, but also in the leadership of the village banks. This enhances self-confidence and the ability to speak out on matters (Waller, 2014). The village banks also provide solidarity among members who, through regular interactions, became partners or sources of advice in other aspects of life besides business or other productive ventures. Some of the groups had been running for several years with the same members hence the unity and collective agency in supportive problem-solving.

Overall, the village banks have positive impact on women and others excluded from formal financial services. The financial inclusion enhanced through village banks results in WEE as women gain personal, relational, and collective power in these groups besides their economic development.

The Legal/Regulatory Framework Governing Village Banks

Village banks are informal in nature and are, therefore, not directly regulated by the legislation for financial institutions. Several Acts of Parliament regulate financial institutions. However, village banks are not recognised or listed as financial institutions under section 3 of The Financial Services Act. Furthermore, they do not meet the definition of a bank under section 2 of the Banking Act as they do not receive deposits from the public to keep and pay back upon demand. Village banks are also exempted from the application of the Microfinance Act under section 4 of the Microfinance Act because they operate as mutual benefit small member-based schemes for saving and credit in a single locality.

By their nature, village banks are financial cooperatives. Financial cooperatives in Malawi are regulated under the Financial Cooperatives Act, 2011, as well as the Financial Services Act, 2010. According to section 3 of The Financial Cooperatives Act, the Act applies to all persons providing member-based savings and credit services as a whole or as part of their business unless exempted by the Registrar pursuant to his/her authority under the Financial Services Act. For a group (or any other person) to be allowed to engage in the business of receiving deposits, extending credit, and providing other financial services to its members as a financial cooperative, it is required under section 4 (1) of the Financial Cooperatives Act to be incorporated under the provisions of the Cooperative Societies Act and to be licensed under the provisions of the Financial Services Act, 2010 as a primary SACCO or a secondary SACCO. The term 'person' in the Financial Cooperatives Act refers to an individual, a body cooperate, a partnership, an association, and any other group of persons acting in concert whether incorporated or not.


The principal object of the village bank is to accept deposits in the form of savings from its members and to advance loans and provide other financial services to its members; village banks are, therefore, financial cooperatives. However, since village banks are neither registered under the Cooperatives Societies Act nor licensed as SACCOs under the Financial Services Act, it can be argued that the Financial Cooperatives Act does not apply to them. The Financial Cooperatives Act only applies to formal financial cooperatives which are both registered by the Registrar General and licenced by the Registrar of Financial Institutions.

The formalization of village banks could lead to the loss of advantages associated with informality such as transparency, no costs, and trust among a small group. Concerns have also been raised in relation to how turning informal financial institutions into legal entities may reduce their efficiency in meeting their objectives because of the formal rules and regulations that the members would have to follow as well as the additional volume of internal documentation and correspondence with the relevant government institution or agent that would be required. It is also believed that formalizing informal financial institutions like village banks would be costly to operate because of the additional paperwork and the payment of registration fees.

On the other hand, this lack of regulation of village banks puts them at a higher risk of being used in money-laundering pursuits. According to Article 6 of the United Nations Convention against Transnational Organised Crime, money laundering is the process of making illegally obtained money to appear legitimate. Criminals move their money from the formal financial institutions where there are regulatory measures in place for preventing and detecting money laundering activities, to the unregulated informal institutions. "Village banks provide a high level of anonymity and can be abused by money launderers to escape the scrutiny of financial regulators and law enforcement

agencies" (Moshi, 2007, p. 2). Since Malawi has a predominantly cash-based economy with not much paper trail to follow during financial investigations, the prevalence of informal financial institutions like village banks makes the financial system more vulnerable to money laundering. It is a general understanding that money-laundering activities can take place through various abuses of informal banking and financing channels, which generally operate outside the regulatory system that applies to financial institutions (Moshi, 2007, p. 2).

The formalization of village banks could lead to the loss of advantages associated with informality such as transparency, no costs, and trust among a small group.



Money laundering risk factors were observed in the study, in the operation of village banks, especially the urban village banks. These risk factors include the lack of proper identification of members, the lack of limits on cash deposits which a member can make, multiple memberships to different village banks, and the allowance of third-party transactions.

The legislation analysed above has mechanisms for preventing money laundering that the village banks do not benefit from. For instance, under section 10 (e) of the Financial Services Act, the Registrar of Financial Institutions (the Registrar) has functions aimed at achieving the reduction and deterrence of

financial crime in financial institutions. Additionally, village banks do not benefit from the Financial Crimes Act that regulates financial institutions to combat financial and related or consequential crimes. According to section 2 (1) of the Financial Crimes Act, 2016, the term 'financial institution' in the Act bears the meaning ascribed to it under the Financial Services Act.

Besides money laundering, village banks face several other risks in their operations such as the risk of defaulting on repayment of loans. As earlier stated, village banks operate on trust. There is no requirement in village banks for a member to provide collateral before s/he can be given a loan. Because of the lack of collateral, when one defaults repayment of the loan it is difficult for the members to recover the money. Village banks are also not able to commence legal proceedings to recover debts from defaulters because they have no legal personality under the law since they are not registered.

Village banks, especially rural village banks, also stand a risk of having their funds stolen. As was stated earlier, in the rural village banks under study, the excess funds were kept in a box that was placed in the custody of the treasurer. This means that if the box is to be stolen from the treasurer's house, all the members would lose their savings (Le Polain. 2018). As stated before, the Strategy (2017) recognised the potential risks and abuses of the village banks, however, it did not proceed to call for actual direct regulation. It proposes that the nature of village banks should remain informal but that village banks should have regulator monitoring with graduating levels of supervision based on the assessed level of risk. Considering that there are over 30,000 village banks in Malawi, direct supervision of all village banks would be costly on the part of the Registrar but

it would also not be feasible. The Strategy does not propose the requirement for registration of village banks which would facilitate monitoring. There is a need to put in place user-friendly regulatory measures which do not stifle financial inclusion but at the same time address the risks of village banks being used for money laundering and other abuses or crimes.

Conclusion and Recommendations

Village banks offer women a means to economic empowerment through access to financial services that contribute to economic development, agency, and autonomy. Women are able to contribute to their families' welfare and decision-making as well as to solve problems with others. The exercise of agency individually, by acting or negotiating for action, besides collective agency promotes the participation of women in decisions that affect them and help them in gaining autonomy. These informal financial institutions offer a wide range of services for low-income earners and women in the informal sector inclusion in accessing loans, in saving and in gaining ideas and solidarity in the pursuit of livelihoods. The decision to not monitor or directly regulate the village banks poses the risk of these platforms becoming conduits for money launderers, especially in the urban areas where the people involved and the rules used open them up to such abuse. Therefore, a balance is necessary where legislation must be relied on in a limited way to ensure supervision of, protection from abuse, and accountability in village banks while guaranteeing financial inclusion and gendered outcomes of gaining power and economic development.

³ For more on identifying the risk of theft of village bank funds, see Le Polain, M., Sterck, O., & Nyssens, M. (2018). Interest Rates in Savings Groups: Thrift or Threat? *World Development*, 101, 162-172.

We recommend that there should be supervision and monitoring of all village banks in Malawi by the Registrar and that village banks should acquire a semi-formal nature of a financial institution. The Registrar should issue a directive requiring all village banks to be registered as financial cooperatives under the Financial Cooperatives Act. Furthermore, the Financial Services Act should be amended so as to exempt the village banks once registered as financial cooperatives from the provisions of the Financial

Cooperatives Act, which are costly to attain and thus impede financial inclusion.

Once village banks are registered as financial cooperatives, they will acquire legal personality with obligations to implement mechanisms against money laundering. The legal personality of village banks will also be relied on to commence legal proceedings for recovery of any debts owed or money stolen by any member. This recommendation, however, requires further investigation.

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THE IMPACT OF GENDER POLICY ON WOMEN'S LEADERSHIP IN LABOUR ORGANIZATIONS IN KENYA: A STUDY OF COWU AND KUDHEIHA

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Abstract

The gender policy, dubbed the National Policy on Gender and Development, is backed up by Kenya's Two-thirds Gender Principle. The gender policy draws parallels with international efforts to increase women's leadership representation. The Convention on the Elimination of All Forms of Discrimination Against Women affirms women's right to leadership and the International Labour Organization's Convention against Harassment and Violence. Kenya has already ratified and nationalized these international laws. Further, Kenya has developed a National Policy on Gender and Development. The gender policy is supposed to be applied in Kenyan institutions. Gender policy was intended to affect leadership systems and promote the inclusion of women.

The goal of this study is to demonstrate policy creation and execution inside labour organizations. Various governmental and non-governmental institutions have used the gender policy in varying degrees with varying outcomes. For instance, the government of Kenya has failed to establish a framework for women's representation in the National Assembly. The study assesses how women representation policies in Kenya have created opportunities for women leadership. The study used a mixed-methods approach. The study was employed to supplement a contextual analysis of the organization's structures, policies, and relationships. The study analysed how organizational structures have impacted women's representation via the lens of the feminist theory. The study findings indicate that most women work in women's affairs departments but there is low involvement in leadership. Further, that gender policy implementation strategies have developed minimal leadership positions. The study recommends an increment in gender mainstreaming efforts.

Key Words: Gender Equality, Labour Organizations, Leadership, Representation, Women Inclusivity

Introduction

Women possess leadership and change-making abilities and should participate equally in democratic governance, as guided by the National Policy on Gender and Development (NPGAD). Women are underrepresented as members and officials in labour organizations in Kenya (Kamau, 2017). The

problem is that women's leadership and political participation are restricted at both the local and global levels by patriarchal systems, laws, and culture, to name a few (Hepp, Somerville & Borisch, 2019). The implementation of the National Policy on Gender and Development will likely alleviate these

constraints (Opoku, Anyango & Alupo, 2018). This study seeks to demonstrate that gender policy has a negligible effect on women's representation in labour organizations' leadership. The study will examine the precise number of women in leadership positions within the organization and their impact and raise awareness of the critical need to increase women's representation in labour organizations' leadership. The study's findings will aid in the passage of legislation promoting the representation of marginalized groups in labour organizations, including women, youth, and persons with disabilities, marginalized communities, and ethnic minorities.

Internationally only 28% of the managers and leaders are women while men are 72%, a ratio that has remained relatively stable over the last three decades (Duflo, 2017). International commitments have been made to advance women's leadership representation. The Convention on the Elimination of All Forms of Discrimination Against Women is one such international commitment. CEDAW affirms women's right to leadership participation. The International Labour Organization (ILO) is a global labour organization that has developed conventions and recommendations to advance gender equality in the workplace, including ILO C190 on eliminating all forms of harassment and gender-based violence. The Sustainable Development Goals have also included gender equality as the fifth goal. On the African continent the African Union (AU) has declared a 50-50 split by the year 2030 (Krook & Zetterberg, 2017).

Women's leadership and political participation are constrained on both a local and global scale by patriarchal systems, laws, and culture, among other issues (Madsen & Andrade, 2018). Women are under-represented as members and officials in a large number of organizations in Kenya. The under-representation occurs despite their demonstrated capacity as leaders and agents of change, as well as their entitlement to engage in democratic

governance on an equal footing (Lagat & Maina, 2017). Kenya's first policy, the National Policy on Gender and Development (NPGAD), was adopted in 2000. The strategy established an exact point of reference for addressing gender inequities at all levels of government and by private sector stakeholders. Additionally, the strategy established a framework for gender mainstreaming across all sectors to achieve efficient and equitable development outcomes (Republic of Kenya, 2019).

The government published Sessional Paper No. 02 on Gender and Development in 2019. The gender policy dubbed the Kenya National Policy on Gender and Development is backed up by the Two-Thirds Gender Principle as stipulated in the Constitution of Kenya (Amunga & Amadalo, 2020). The gender policy parallels international efforts to increase women's leadership representation (Kamau, 2017). Thus, this study aimed to assess the influence of gender policy on leadership in labour organizations in Kenya and determine how gender policy has created leadership opportunities for women in labour organizations in Kenya. Additionally, the study examined how gender policy implementation tactics promoted women's leadership prospects in the Kenyan labour organizations. Moreover, the study assessed the difficulties encountered in implementing a gender policy on women leadership in Kenyan labour organizations.

The gender policy strives to build a just, fair, and reformed social order that is not confined by gender-based discrimination in any aspects of living practices (Lagat & Maina, 2017). Thus, this study intends to evaluate whether inequalities based on gender have been addressed in labour organizations. This study is designed to explore the impact of gender policy in the leadership of companies in Kenya. Its focus was pegged on elected and appointed leaders and members of staff of labour organizations. Baldwin & Tomiura (2020), believe that gender policies influence

labour organizations' leadership structures. Thus, this study includes two trade unions and explores the tactics that have promoted the inclusion of women in the leadership of organizations. The labour organizations are viewed as social movements aimed at increasing women's representation and asserting women's right to leadership in physical and digital environments (Hepp, Somerville & Borisch, 2019).

The study was limited due to the focus on labour-oriented groups and did not cover religious and political organizations. A focus on labour organizations will enable the research to obtain tailored findings for the labour market. The study recommends research in other organizations, too. The study is also constrained by the dynamics of organizations that keep on changing from time to time. However, the study is employing labour groups that have existed for almost twenty years. The study was limited to the geographical location of unions. Thus, the Nairobi Metropolitan zone was covered as a strategic zone with a high union density. According to Madsen & Andrade (2018), women's representation is significantly impacted by gender legislation, and the impact is in organizations in all sections of a nation. The study focuses on labour groups in 47 countries and membership drawn from all country sections. The findings of the study are of great significance to policy actors in labour organizations. Academically, the study provides new data and new knowledge. Further, the study has an intellectual contribution to African Feminism and Development since the findings will promote feminism in the labour market. The development of women is highly encouraged in the study by creating awareness on women's representation in leadership and the need to implement the gender policy.

Literature Review

The History of Labour Organizations in Kenya

The labour organizations in Kenya were moulded by collaboration between workers, representatives, and politicians and the conflict between workers and bosses (Kamau, 2017). Historically, trade unions have protested against substandard working conditions, culminating in the establishment of laws to alleviate the workers' situation and the government's adoption of ILO treaties to guarantee workers' rights (Rai, Brown & Ruwanpura, 2019).

The British government had a primitive labour policy before independence, which was eventually amended. The 1937 Trade Unions' Ordinance established the terms and conditions under which Africans might organize as members of trade unions. Following independence in 1963, the government implemented new legislation that evolved into today's labour regulations (Lagat & Maina, 2017).

According to the Kenyan Trade Unions Act (Cap 233), a trade union is a group or association of more than six employed people, whether temporary or permanent. The primary mission of the trade unions is to manage the interaction between employees and employers. According to Gomis, Kapsos & Kuhn (2020), a trade union is an autonomous labour group that is not affiliated with an employer. The members pick their leaders following the union's Constitution. Since the country promulgated the current Constitution in 2010, Kenya has struggled to ensure electoral equality, with labour organizations bearing the brunt of the struggle (Kamau, 2017). The International Labour Organization regulates the global labour organizations such as Trade Unions, National Labour Organizations, and Employers organizations, among others.

The underrepresentation of women has been amplified with COVID-19. Numerous women have lost their employment and leadership roles in labour unions (International Labour Organization, 2021). It is anticipated that implementing gender policy methods can increase the number of women in labour organizations leadership positions (Freund, 2019). However, the COVID-19 pandemic has brought to light long-standing gender inequities in labour organizations (Baldwin & Tomiura, 2020). The pandemic has exacerbated gender disparities in labour organization leadership.

Gender Policy and Leadership Space

Gender policy implementation is necessary for a just, sustainable, and rights-based economy (Duflo, 2017). Gender policy has approaches to develop a Kenyan society where women have equal opportunities and are fully and effectively involved in leadership at all levels of public life, economics, and politics (Opoku, Anyango & Alupo, 2018). According to Amunga & Amadalo (2020), workers in labour organizations choose their leaders democratically and are encouraged to nominate women. Thus, the governance structures of labour unions have a critical role in determining women's representation.

In organizations, social interaction between members and leaders fosters trust and a free flow of information, reducing instances of discrimination and intimidation (UNWOMEN, 2019). Political leaders use their backgrounds to assess and generate data for decision-making (Amunga & Amadalo, 2020). Thus, cultural, religious, and individual influences may all contribute to male chauvinism. However, organizational leadership structures can filter out such unfavourable features of decision-making and emphasize the perspectives of women and men. Gender equality results in women's empowerment, which is a technique for increasing women's

leadership participation. Gender equality is viewed as a catalyst for expanding women's leadership spaces through legal frameworks such as gender policy (Cook, Lorwin, & Daniels, 2019).

The lack of advancement of women in the political and governance structures of labour organizations forced the creation of gender quotas to redress these imbalances (Gomis, Kapsos & Kuhn, 2020). Gender policy applies to all organizations and it is mandatory to develop internal policies to implement national gender policies in specialized organizations, such as labour unions. Labour organizations have attempted to undertake affirmative action measures, such as establishing a National Women Committee. However, the problem of low women representation in the leadership of labour organizations has been persistent.

According to Duflo (2017), gender policies raise awareness of women's critical role in leadership and economic development. Gender policy should empower women and protect men and women from gender-based violence and rape. Additionally, the gender policy seeks to influence women's economic and political engagement

Gender Policy and Women's Opportunities in Organizations

The gender policy strives to increase women's opportunities for leadership positions in labour organizations. The policy requires men and women to have equal opportunities. Discrimination against women, however, arises whenever some conditions required for women's leadership differ from those applicable to men (Cook, Lorwin & Daniels, 2019). Women's representation in labour groups is minimal, as women hold very few significant elective or appointed posts, particularly in trade unions, where women constitute a sizable proportion of the membership. Additionally, women's presence

in union decision-making bodies decreases as one moves up the leadership structure (Opoku, Anyango & Alupo, 2018).

Women are grossly underrepresented in the higher ranks of trade union leadership, holding only 3.1 percent of leadership positions in Kenya (Kamau, 2017). They (Rai, Brown & Ruwanpura, 2019). According to Gomis, Kapsos & Kuhn (2020), men have historically dominated leadership in labour organizations. Women are not well-represented in trade union leadership, and women leaders are not entirely integrated into trade union policies and programs. Cook, Lorwin, & Daniels (2019) contend that unions have failed to address gender-based inequalities and cannot fight for worker rights appropriately. Nonetheless, they fall short of suitably addressing gender concerns within their organizational structures. The study will complement the work of Cook, Lorwin, & Daniels (2019) and provide new information on the extent of the underrepresentation of women.

According to Amunga & Amadalo (2020), gender policy implementation has historically used a top-down approach to addressing gender-related issues. To the contrary, the gender policy must take a bottom-up strategy, broadening the foundation upon which women rely to access and utilize the opportunities that the gender policy provides. The current strategies have failed because gender policy has created limited opportunities for women to manage labour organizations in Kenya (Mawere, 2017). The study evaluated the urgent need to revise planned tactics and expand women's opportunities.

Gender Policy and Progression of Women

The contribution of women and men to social, political, and economic development is an important right that is protected in all worldwide agreements,

endorsements, and treaties recognized by the Kenyan government (Amunga & Amadalo, 2020). Advancement in ladies' leadership implies a shift in responsibilities which has removed women from a lower level to a higher level. According to Mawere (2017), gender quotas aim to improve the progression of women's leadership in the labour movement and influence policy. The study examined the open and accessible electoral roles and job categories for women.

Kamau (2017), argued that progress toward gender equality requires transformative complementary policies and activities that advance women's rights and empowerment through monitoring and analysing structural inequalities embedded in societal systems. The essential topics to emphasize are gender disparities, discrimination, and discriminatory policies, all of which have harmed women's empowerment and involvement in leadership (Rai, Brown & Ruwanpura, 2019).

Gender policy boosts women's prospects and increases the impact of women's contribution to workers' unions' leadership, which gives women positions in their leadership. Additionally, gender policy can help eliminate gender discrimination and facilitate women's access to positions of leadership (Rai, Brown & Ruwanpura, 2019). However, the policy's gender milestones have not yet been met due to women's labour movement stagnation. There is no progression of women to positions of more significant influence. Women who are members of the National Women Committee, for example, are not eligible to join the National Executive Office.

Durrani (2018), asserts that women are more constrained by gender, defined as various features and distinctions between masculinity and femininity. Biological sex, the state of being male, female, or intersex, sex-based social systems, including gender roles and other social roles, and gender identity are

all examples of these qualities. These restrictions prevent women from pursuing leadership positions in labour groups. In addition, the limitations have harmed women's advancement in the labour movement (Amunga & Amadalo, 2020).

Theoretical Framework

According to Durrani (2018), a theoretical framework is a seasoned collection of prepositions formed from and supported by data or evidence. It explains or accounts for phenomena. A theoretical framework aims to explain why things are the way they are by the application of theories. The theory that was used in this study is the feminist theory. The feminist theory is concerned with comprehending and analysing the nature of gender inequality. The feminist theory seeks to eradicate the societal mechanism by which women are denied equality. The theory advocates that women should not be treated differently due to socially or experimentally constructed cultural, political, religious, biological, or psychological standards (Freund, 2019). Mary Wollstonecraft, a feminist theorist, expounded on women's rights in her work, *A Vindication of the Rights of Woman*, and advocated for women's engagement in decision-making (Freund, 2019).

Okech (2020) believes that African feminists focus on the unique needs of African women and the constraints they face, including poverty and illiteracy. In addition, the African feminists highlight the weaknesses in governance structures that lead to the under-representation of women. Feminist ideology requires the equitable participation of men and women in leadership positions. Women's participation in decision-making is critical and is one of the policy's focal points (Okech, 2020). Thus, this study uses the feminist theory to examine the extent to which women are represented in the labour organization leadership. The study applies the feminist theory to determine whether the implementation of gender

policies has affected women's representation. The researcher used African feminist views to evaluate women's inclusivity, women empowerment, and affirmative actions. The feminist theory assisted the researcher in understanding the place of women leadership in trade unions

Conceptual Framework

This study critically analyses and evaluates how gender policy impacts women's representation and election in leadership position of labour organizations. The key strategies of the gender policy include affirmative action and women empowerment. The strategies address the barriers that affect women's representation, such as reducing any form of gender-based discrimination. Further, the strategy helps promote the involvement of women in a decision-making position in the labour movement and workers organization. The participation of women in the leadership of organizations promotes women's interests and the interest of the whole society. The feminist theory helped the study identify components in the gender policy, such as affirmative actions that promote women's inclusivity, leading to representation in leadership structures of labour organizations.

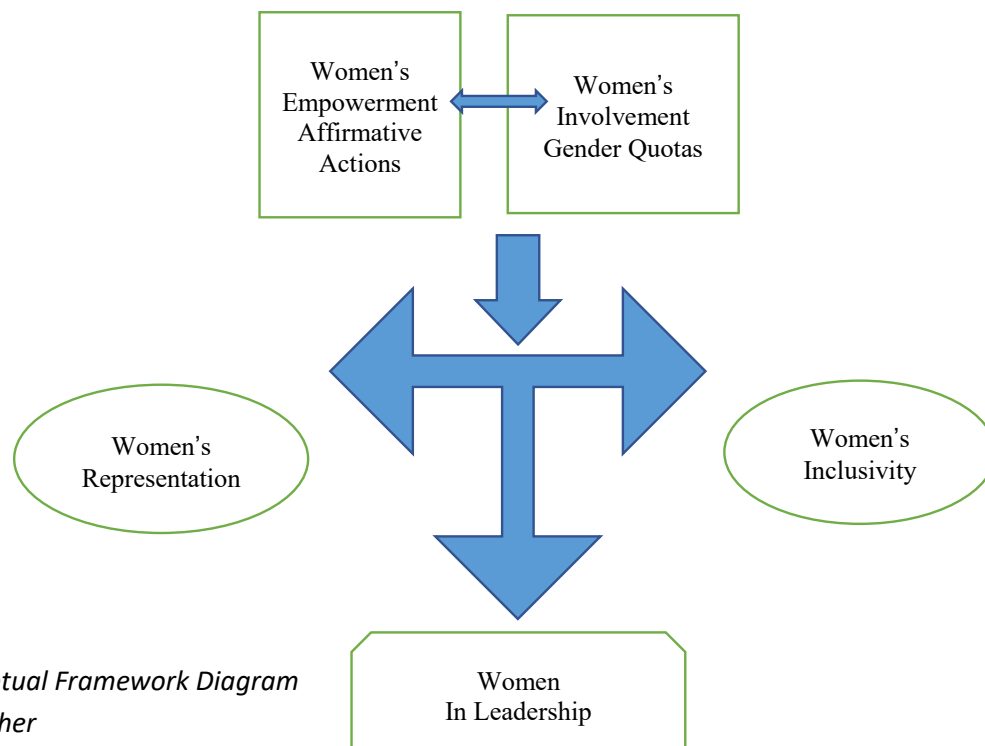


Figure 1: Conceptual Framework Diagram
Source: Researcher

Methodology

The methodology section discusses the special data gathering and analysis tactics to meet the research issues, such as the research site, study population, research design, sample size and sampling procedure, data collection methods, and data analysis and presentation. The research design refers to the overarching method used to connect the many components of the study coherently and logically, ensuring that the researcher effectively addresses the research problem. According to Creswell (2013), a research design is a collection of methodologies and procedures for collecting and interpreting data on the variables indicated in the problem investigation. Additionally, the study design highlights data gathering methods and a statistical analysis plan and serves as a framework for determining the answers to research questions.

The study employed a mixed-methods approach to collect quantitative and qualitative data concurrently. The study used a cross-sectional design. A cross-sectional technique is advantageous for validating,

cross-validating, and collaboratively establishing conclusions (Durrani, 2018).

The researcher gathered secondary data through an exhaustive assessment of the literature on trade unions and the Kenyan labour market. According to Creswell (2013), secondary data is advantageous since it helps the researcher undertake a practical evaluation. The study used gender-segregated Reports from labour unions, the International Labour Organization, and other labour organizations. The study investigated the Quarterly Labour Force Survey (QLFS) to ascertain the current state of the labour market. The QLFS collects statistics on Kenyan labour market events for the population aged 15 to 64 years. Employment, labour force participation rates, unemployment, and labour underutilization are all presented in the survey. The research took place virtually and had access to various databases and publications. The study was carried out for academic purposes only.

Analysis and Discussion

The researcher gathered secondary data through an exhaustive assessment of literature on trade unions and the Kenyan labour market through reports from trade unions, the International Labour Organization, and other labour organizations. The Quarterly Labour Force Survey (QLFS) was analysed. The QLFS data set contains events in the Kenyan labour market between the ages of 15 and 64. Employment, labour force participation rates, unemployment, and labour underutilization were analysed.

Women's Progression

Table 1 shows the number of women in management positions per department in labour organizations.

Table 1: Departmental distribution of women in the management of labour organizations

<i>Department</i>	<i>Representation</i>	<i>Percentage</i>
<i>Administration</i>	<i>3</i>	<i>15%</i>
<i>Education and Training</i>	<i>6</i>	<i>30%</i>
<i>Women Affairs</i>	<i>7</i>	<i>35%</i>
<i>Industrial Relations</i>	<i>2</i>	<i>10%</i>
<i>Child Labour</i>	<i>2</i>	<i>10%</i>

These findings indicate that most women work in women's affairs departments or education and training. This also shows that there can be no progression for women's leadership as long as women continue to be underrepresented in administration. Only two respondents said that they employed women in their industrial relations departments, which indicates that few women are involved in decision-making during collective bargaining CBAs. This is certain to affect the topics presented for CBA negotiation. Men's priorities would almost probably dominate these issues, relegating women's issues to the margins.

Women in the various departments have experienced minimal shifts in position from low responsibility to greater responsibility. Labour organizations have overlooked certain aspects of women's representation and advancement since few departmental leadership positions are available to women.

Gender policy has made little progress toward ensuring women's equal participation and advancement in leadership positions through departmental establishments. Women have limited access to leadership opportunities and, therefore, have very minimal ability to exercise their rights.

Women's Leadership Opportunities

Table 2 presents four categories of trade union membership.

No.	Union	Est. Members	Male	Female	Adults	Youth	Gain over five years	Loss over Five years
1.	COWU: Communication Workers Union	7200	4000	3200	5000	2200	1200	1500
2.	KUDHEIHA: Kenya Union of Domestic, Hotels Educational Institutions, Hospitals, and Allied Workers	50000	20000	30000	23000	27000	2000	500

Table 2: Membership of trade units

Source: Africa Labour, Research and Education Institute ALREI (2020)

The study recognized that 81.25 percent of the members of the trade unions were recruited from the formal labour force while 8.75 percent were recruited from the informal labour force. Trade unions have both male and female members, but the number of women in KUDHEIHA is higher than that of men. However, labour groups' leadership has fewer women than men, which shows that women are poorly represented. Inadequate implementation of gender policy strategies has resulted in a decline in the number of women in leadership positions in labour movements and unions. Due to a lack of gender policy implementation, a male-dominated leadership has developed. There is no accommodation for women seeking more equality and the full development of their potentials.

Employment Standing

Indicator	Quarter 3, 2019	Quarter 2, 2020	Quarter 3, 2020
Population (15-64)	26,951,051	27,486,975	27,665,619
Labour Force	20,448,408	20,507,523	20,931,079
Employed	17,816,381	15,870,357	13,674,570
Employment/Population Ratio (%)	66.1	57.7	60.9

Table 3: Employment/Population ratio

Source: Kenya National Bureau of Statistics, KNBS (2020)

In 2020, it was anticipated that 1,368,606 individuals would lose their jobs. The job loss was expected due to businesses closing in reaction to the economic crisis caused by COVID-19. Seventy percent of the workers who lost their jobs were female (KNBS, 2020). In 2020 the workforce decreased significantly at national level due to COVID -19, resulting in a reduction of union membership. COVID-19 has exacerbated the under-representation of women in the union’s leadership positions, since many women lost their jobs.

The study indicates that the decline in employment resulted from massive retrenchment, contracting, outsourcing, and unfair terminations.

The study found out that women’s leadership opportunities are declining since the membership is decreasing due to a decrease in employment

hence reducing the leadership opportunities. Few leadership opportunities lead to further exclusion of women from the leadership of labour organizations. The administration of labour groups is distinct from the membership, owing to women’s underrepresentation (ALREI, 2020). The problem of women’s low representation in the leadership of labour organizations does not emerge from membership. Women membership is average yet the leadership representation of women is poor.

As stated in Article 41 of the Bill of Rights, Kenyan workers are represented by trade unions, which provides that every worker can join a union. The study findings indicate that while both men and women are members of the labour unions, there are more women members than men. Despite the enormous numbers of women in employment, the Gender policy has failed to allow women to participate in the leadership of labour organizations.

Women’s Leadership Space

The researcher analysed the participation rate of women in trade union leadership to ascertain the level of women’s participation

	Rating	Representation	Percentage
Very Poor	9	45%	
Poor	3		15%
Satisfactory	2	10%	
Good	4		20%
Very Good	2	10%	

Table 4: Women in trade union leadership positions

The statistics indicate that women participation in union leadership is very poor. Reports from meetings and workshop representation indicate that women participation was mainly not satisfactory. The introduction of gender policies has not resulted in a paradigm shift in women’s leadership and development involvement. Labour organizations have not prioritized gender equality or made concerted efforts to expand women’s inclusion in leadership.

Affirmative Actions for Women

The study sought to ascertain whether the Gender Policy has created opportunities for women to manage labour groups in Kenya. The unions' publications and resources analysis indicates that the unions have some type of affirmative action policy addressing gender issues. Affirmative action programs demonstrate that trade unions are sensitive to women's issues. However, the study found evidence in the National Women Council agendas that there

were barriers to women's effective representation in the leadership of labour organizations, including lack of support from fellow women union members.

Gender Policy Implementations

The study assessed the extent to which policies that advocate for gender equity implementation have increased leadership prospects for ladies in Kenya's labour groups and resulted in increased female leadership participation.

Extent	Representation	Percentage
To a Large Extent	1	5%
To some Extent	12	60%
To a small Extent	4	20%
To no Extent at all	1	5%
Not Sure	2	10%
Total	20	100%

Table 5: Extent to which the Gender Policy has been implemented

The data reveals that most respondents about (60 percent) indicated that gender policy implementation has resulted in some affirmative action policies and programs that had accomplished gender equality to some extent. Some respondents expressed uncertainty. The reports from the unions' activities indicate that affirmative action measures were beneficial. However, The Unions should strengthen affirmative actions to encourage more women to take leadership positions in labour organizations.

The study findings indicate that there are numerous obstacles in the implementation of the Gender Policy as regards placing women in leadership positions in Kenya's labour organizations. The benefits of the Gender Policy have not been realized in labour organizations as there is minimal participation of women in the labour organizations leadership. Amunga & Amadalo (2020), assert that labour organizations must implement gender policies and affirmative action platforms, thus creating spaces that will allow women to make crucial decisions for the country.

The study examined The Kenya National Policy on Gender and Development and discovered that it has broad policy principles, an institutional structure, and plans for implementing the government's commitment to gender equality. The Gender Policy aims to empower women and to involve them in development programs (Kamau, 2017). The strategy envisions a united, inclusive and stable country that offers equal chances to all in development and leadership. The Gender Policy structure enables participants to share their perspectives on issues and develop strategies for eradicating social injustice and gender inequalities in Kenya.

The gender policy's specified development that complies with a gendered perspective has not been implemented. Thus, women and men continue to encounter numerous development-related obstacles. COVID 19 and technological advancements have created new blocks in the workplace. The gender policy has not enabled underprivileged and vulnerable women and men to have a voice, participate in, and profit equally from the country's development projects.

Recommendations

More studies on the lack of the Gender Policy implementation in the leadership of trade unions in Kenya should be conducted in the future. More research should be conducted to investigate how women participate in union elections and examine women's representation.

While most research in Kenya has focused chiefly on how women are represented in various workers' unions, it is vital to analyse the efficacy of women's representation.

The National Gender and Equality Commission that supervises the execution of Kenya's women representation policies should endeavour to fast track implementation of the policy.

Women should be educated more aggressively on the Gender Policy and the importance of effective representation. Post-COVID-19 reintegration solutions for labour organizations should focus on gender mainstreaming perspectives.

Gender policy implementation techniques should be developed for Kenyan labour groups. Gender mainstreaming should be rapidly increased since it is crucial for poverty reduction and long term progress.

Conclusion

The objective of the study was to examine changes made by some trade union organizations to accommodate more women executives, mainly through affirmative action programs. Progress toward gender parity has been gradual, leaving women with few leadership chances in labour organizations, despite intense political development and commitment methods encouraging gender fairness. The implementation of gender guiding principles and policies will foster a vibrant trade union movement and provide reassurance that women will have opportunities to access leadership positions. Despite their growing labour force and union membership, women continue to be excluded from executive authority and leadership in labour organizations. There is a gap since there is no progression for women because they are underrepresented in the unions' administration and decision-making organs. The labour movement has promoted gender mainstreaming and women empowerment in the pursuit of gender equality but has produced few opportunities for women in the process. Gender policy implementation should impact decisions, behaviours, and policies that promote gender justice and non-discrimination.

The findings indicate that the Gender Policy has contributed to some advancement of women into leadership positions in Kenya's labour unions, however it has been slow and inadequate. Furthermore, the Gender Policy implementation tactics have created few possibilities for women to lead in Kenyan labour groups. The study's findings imply the need for labour organization policymakers to establish new strategies, as policy actors and officials now have current and updated data on women in leadership positions inside organizations in Kenya.

The study underscored the essential importance of women's representation and leadership in the trade

union organizations. These organizations can review existing policies on women in leadership and boost the female model, thereby implementing the Gender Policy of the Kenyan Constitution 2010 which has mandated

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ASSESSING 'WHAT WORKS' FOR WOMEN'S ECONOMIC EMPOWERMENT

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Abstract

Leaving no woman behind in economic empowerment requires an understanding of what works for them. Using cross-sectional data from a field survey conducted between July 19th to 22nd, 2021, we document evidence for gender disparity in favour of men in entrepreneurship with women being more likely to report problems related to information sharing, negative childcare effects, and lack of family support than men. Most shocking is that women reported a higher likelihood to (dis)approve government's support towards women economic empowerment than men. Although women reported to be four times more likely to support women-led enterprises, we find no evidence for gender support woes. Correlation analysis indicated self-help group membership and financial support outflow had a significant positive association with women economic empowerment. We further estimated an instrumental variable (IV) Probit model and employed the maximum likelihood estimation (MLE) technique. Conspicuous evidence indicated that whereas financial support receipt had no significant effect on entrepreneurship, givers of such support were significantly likely to venture into entrepreneurship. The latter observation is attributed to role model views which self-motivated support providers into entrepreneurial activities. Whereas women were less likely than men to be entrepreneurs, gender had no significant effect on entrepreneurship. A problematic revelation is that Savings and Credit Cooperative Organisations (SACCO) or self-help group membership and negative child care effects perception had a negative effect on entrepreneurship with the interaction of the two indicating a statistically significant negative effect. We recommend the strengthening of family and friendship ties for such relations motivate women to help others as role models.

Key Words: affirmative action, childcare, entrepreneurship, financial support, gender disparity, information sharing, SACCO, self-help group, women economic empowerment

Introduction

With an apparent lag in economic empowerment, bringing more women on board in development planning has drawn much attention recently (Routledge, 2021; Mbinya & Simiyu, 2021; Hunt & Samman, 2016). The lag has been worsened by support shortages in economic bargaining and in power manipulation with women being majorly on the receiving end (Routledge, 2021; UN Women, 2011). Leaving women behind has, accordingly, jeopardized sustainable development and the

socio-economic stability of communities around the globe (UN Women, 2011). Domestically, in Kenya, the realization of Vision 2030 is anchored upon the resilience of all citizens with emphasis on women economic empowerment (KNBS, 2018). That is, the capabilities of women and their contribution towards growth resilience cannot be ignored.

The socio-economic and political inclusion of women remains alarmingly low. UNESCO (2015), for instance, reported that less than 1/3 of the women in Sub-Saharan Africa participated in areas of science, technology, engineering, and mathematics (STEM). Perhaps, an even grimmer picture is portrayed in Clinton (2009) exposing that approximately 2/3 of global work is being done by women while women are earning less than 10% of global incomes and hold only 1% of property ownership. The apparent inclusion and equality gap calls for dynamism in addressing the plight of women.

Understanding the challenges women face is instrumental in directing policies which have women in mind (UNECA, 2019; Yellen, 2020). Besides, what works for men does not necessarily work for women (Yellen, 2020; Hunt & Samman, 2016). Thus, a comprehensive 'What Works' framework addresses the hurdles faced by women while simultaneously enhancing competitive access to opportunities in education, decision making, and labour force participation. Accounting for hurdles is often overlooked, with policymakers resorting to simplistic mathematical modelling. In business leadership and education models, for instance, the contribution of childcare in shaping a woman's career and educational paths is rarely considered (Ferrant, Pesando, & Nowacka, 2014). Besides, women's entrepreneurial ability is stifled by investment plans centred around men (FMO & IFC, 2020). Even then, the impact arising from women-led business investment remains higher than that for men in Kenya (World Bank, 2020).

Whereas education is an enabler towards bringing more women on board, gender gaps still exist (WEF, 2020). This implies that women and girls are often more likely to miss out on educational opportunities than men and boys. Accordingly, productive entrepreneurship by women is hampered by skills and know-how shortage as well as barriers to information sharing (UNECA, 2019; WEF, 2020). UNESCO (2015)

indicated that obstacles towards women educational empowerment hold back economic empowerment among women. Such obstacles present information inaccessibility as a barrier towards the tapping of economic opportunities as they arise (Zoellick, 2008; UN Women, 2018). UNESCAP (2015) indicated negative outcomes related to women underrepresentation in decision-making, labour market participation, educational disparity, pay gap, and entrepreneurship.

Kiriti & Tisdelle (2003) hypothesized that parental investment in a child's education was motivated by expected dependence security during old age. A parent would, thus, invest in a child's education if job prospects are high and when old age care provision by the offspring is certain or highly likely. Such investments are, however, bounded from above by households income and from below by competing alternatives (Kiriti & Kabubo, 2001). In extremely low-income households with a low propensity to schooling, for instance, resources could be diverted from a child's schooling and, thereby, effectively locking the child out of school. The situation worsens in male hegemonic households such that a boy's schooling precedes a girl's (Kiriti & Tisdell, 2003). According to the 2020 Global Gender Gap report, educational biases in Kenya materialized into 78.2% and 85.0% literacy rates for females and males, respectively (WEF, 2020).

Biases are not unique to educational outcomes since they affect entrepreneurial tendencies among women (UN & EAC, 2021). They do not, nevertheless, rule out the leveraging role of education in enhancing entrepreneurship. UN & EAC (2021), for example, indicated that whereas a woman with only primary level education was 27 times more likely to start a business out of necessity, one with secondary-level education would be driven by the profit-maximization motive. Besides, with secondary education, a woman would create 17 more jobs than a primary-education

female counterpart. Even then, entrepreneurial inclinations among women remain relatively low with an estimated 3 out of 10 SMEs being owned by women (KNBS, 2021). The relatively low entrepreneurial uptake among women is problematic since women contribute 65% of household incomes drawn from firm-level profits (World Bank, 2020).

Background to the Study

In Kenya, various initiatives have been geared towards bringing more women on board in development and decision making, namely; affirmative action, financial support, and access to government procurement opportunities (AGPO). The Constitution of Kenya 2010, for instance, provided for the establishment of women representative positions as a way of increasing female representation in Parliament. To bridge the gender gap in university education, the government set the cut-off points for female hopefuls slightly lower than those for males. Besides, deliberate efforts have been directed towards making STEM courses attractive to girls and women. Financial support to women has been advanced via the Uwezo Fund, the Youth Fund, Maendeleo ya Wanawake, and the Kenya Women Finance Trust. Furthermore, the enactment of the AGPO Act meant that more women and youth would benefit from government procurement opportunities. As a result, more women are accessing higher education and being involved in entrepreneurship. Challenges, nevertheless, continue to exist, necessitating a reconsideration of what works for women economic empowerment.

Against this backdrop, we interrogated 'what works' for the economic empowerment of women. Our pointer policy variables were affirmative action and AGPO. We established that affirmative action correlated positively with the entrepreneurial tendency among women. AGPO awareness was, on the other hand, insufficient in driving the empowerment agenda. Actually, AGPO awareness negatively correlated with entrepreneurship. This prompted us to consider

whether women's self-mobilization could turn the tide. We observed that initiatives by women through SACCO's self-help groups correlated positively with entrepreneurship. Moreover, such initiatives increased the willingness of women to help others financially without necessarily anticipating a reward. Besides, increased generosity induced women into entrepreneurship. In the present study, we documented that women's generosity positively correlates with entrepreneurship amongst them.

The present section captured the study's background and objectives. A synthesis of theory and previous study is presented in the next section. The theoretical basis and analytical framework as well as sample design and data source are captured under the methodology. Thereafter, a presentation of our empirical findings is made followed by implications of our findings on policy.

Purpose of the Study

The main objective of this study was to assess what works for women economic empowerment in their self-mobilization. The study attempted to test the following hypotheses:

- i. There is an association between gender and entrepreneurship.
- ii. Affirmative action has enabled entrepreneurial activities among women.
- iii. Support from family members and friends promotes entrepreneurship among women.
- iv. Government support enhances women's entrepreneurial ability.
- v. Self-help groups promote entrepreneurship among women.
- vi. Childcare affects women's entrepreneurial activities.

Statement of the Problem

Leaving women behind in economic empowerment threatens to slow down growth and development in Kenya and across the world (FMO & IFC, 2020; Hunt & Samman, 2016; Routledge, 2021). Despite overwhelming evidence that the majority of the globe's work is done by women, little evidence, if any, indicates that women benefit from their work (Ferrant, Pesando, & Nowacka, 2014; UNECA, 2019). Besides, a significant number of women activities are largely unaccounted for in national income statistics (CARE, 2016; Markel & Jones, 2014). The shadow economy has, accordingly, failed to ensure that women fully tap upon the gains realized in the mainstream economy. Whereas, there have been calls for equality of access to education and opportunities, the global gender gap is unfavourable to women (WEF, 2020). Studies have indicated that existing gaps are worsened by imposing systems meant for men on women (Yellen, 2020). A failure to recognize the unique needs of women has, thus, derailed their economic empowerment (Mbinya & Simiyu, 2021). An emergent body of literature, nevertheless, reveals that breaking barriers to economic empowerment requires self-mobilization of women (Longwe, 1995; UNECA, 2019). Self-mobilization of women cannot, however, exist in isolation (Huis, Hansen, Otten, & Lensink, 2017). Accordingly, understanding the role of policy framework, family and friends' support, childcare, and mentorship in women's self-mobilization is key towards informing the women's economic empowerment agenda. Research on childcare, mentorship and support systems is not widespread, however. This study, therefore, identified mentorship, childcare, and an effective support system as gaps existing in research related to the economic empowerment of women.

Justification of the Study

'What works' for women in their economic empowerment is an under-researched area. Previous studies, including Huis et al (2017), WEF (2020), and Ferrant et al (2014) thought that what works for women was affirmative action with an urgency of addressing the gender gap. These studies, thus, ignored an examination of the evidence related to self-help groups. The studies, further, failed to give the gender disparity index a holistic assessment. Consequently, this study contributes to literature and to the ongoing debate of 'what works' for women economic empowerment.

Literature Review

A women's economic empowerment rationale presented by Kidder et al (2017) sought to reduce the gender gap in equal value employment and education with emphasis on fair income distribution. According to Kidder et al (2017) and Markel & Jones (2014), collective action by, and knowledge sharing among women, not only enhance their economic empowerment but also improve outcomes on poverty alleviation and the general wellbeing of the society. CARE (2016) considered collective action as multiplicative of women's capabilities, their collective or personal decision-making influence, and the institutional framework which strikes a power balance in society. Collective action by women does not, however, exist in isolation. To strike a balance in childcare and performance of household chores, for instance, boys and men must be involved (CARE, 2016). Financial mobilization in women self-help groups, on the other hand, calls for the support from men (CARE, 2016; Kidder et al, 2017).

The theory of change combines collective action with an enabling socio-economic and political environment in enabling the economic empowerment of women (WEE). Proponents of the theory of change, including WOCAN (2016), Markel & Jones (2014) and Kidder

et al (2017), identify gender, knowledge-sharing and supportive relationships, participatory decision making, and increased access and control over resources as key enablers of WEE. An extension of the theory of change is provided in ILO & WED's (2021) intervention model in which entrepreneurship is a proxy to economic empowerment. The intervention employed involved gender-specific training on the provision of financial and non-financial services. Huis et al (2017) conceptualized intervention effects using a three-dimensional model integrating factors at the societal (macro), relational (meso), and personal (micro) levels. Empowering women across the three levels is a necessary condition towards the actualization of their full potential (Huis, Hansen, Otten, & Lensink, 2017).

Longwe (1995) identified empowerment as hierarchical in five levels, namely, welfare, access, conscientization, participation, and control. At the

As the society moves towards gender equality, gender parity in decision making tends towards unity. This paves the way for men and women to enjoy equal control over factors of production as well as benefits distribution.

lowest level, women satisfy their needs to material wellbeing. These include meeting one's needs to medical care, income, and food. Upon satisfying material needs, a woman progresses towards increased access to resources on a basis identical to that of men. Given equality of access, beliefs are formed about equality of gender. As the society moves towards gender equality, gender parity in decision making tends towards unity. This paves the way for men and women to enjoy equal control over factors of production as well as benefits distribution.

Ward et al (2019) studied entrepreneurial intentions among students in Spain. A cross-section of 677 students drawn across the period September 2017 to June 2018 was used. The study utilized structural equation modelling with the intention of entrepreneurship being the explained variable. Explanatory variables were: the propensity to take risk, motives, subjective norms, entrepreneurial skills, and perceived behavioural control. The authors controlled for job securing entrepreneurship, entrepreneurship as the only option, optimism, and three binary variables, namely, an individual had work experience, an individual had experience as an entrepreneur, and the individual's parent was an entrepreneur. Upon employing the maximum likelihood estimation (MLE) technique, the findings suggested that female's entrepreneurial intentions were significantly affected by risk propensity, perceived behavioural control, and subjective norms. The findings, furthermore, suggested that perceived entrepreneurial skills did not differ significantly between females and males at 5% significance level.

Sarfaraz et al (2014) studied the relationship between women entrepreneurship and gender equality. The study utilized the 2007 Women Adult Population Surveys dataset of 145,248 individuals from 41 countries. Women entrepreneurship was measured in terms of established activity, entrepreneurship at the early stage, and overall entrepreneurial activity

among women. Gender equality was given by the gender development index. Correlation analysis indicated a significant association between women's entrepreneurial activity at the early stage and gender equality at 5% significance level. The association was negative for Asia and Europe low/middle-income countries as well as high income countries but positive for middle/low-income countries in the Caribbean and Latin America. Established entrepreneurial activity and overall entrepreneurial activity had no significant relationship with gender equality.

Camelo-Ordaz et al (2016) examined the influence of gender on entrepreneurial intention in Spain. A dataset of 24,596 individuals selected via multi-stage sampling in the 2013 Adult Population Survey was utilized. Logistic regression analysis was carried out. Entrepreneurial intention was the dependent variable while self-efficacy, opportunity recognition ability, and fear of failure were explanatory variables. Age, entrepreneurial training, and acquaintance with an entrepreneur were control variables. Utilizing the MLE technique, the findings for the non-entrepreneurial population suggested that entrepreneurial training, knowledge of an entrepreneur and age had a significant effect on entrepreneurial intention at 1% significance level with entrepreneurial self-efficacy as the mediation factor. Self-efficacy had a significant positive effect on entrepreneurial intention whereas gender had a positive but not significant effect. For the other mediation factors, the effect was significant at 1%. Opportunity recognition ability and fear of failure had positive and negative effects, respectively, on entrepreneurial intention.

Following Longwe (1995) empowerment model, Gachemi (2018) examined the role of women self-help groups on promoting their empowerment in Kenya. A dataset of 106 respondents from Magutu Division, Nyeri County, was utilized. The variables in the study were involvement in income generating activities and self-help group membership. The

findings suggested that self-help groups improved the incomes of women, and, thereby, contributed positively towards the economic empowerment of women.

Njoki & Gakobo (2020) studied the effect of financial inaccessibility on enterprises owned by women in Kenya. A dataset of 172 respondents from Limuru town was obtained using stratified random sampling technique. Growth of women-owned enterprises was the dependent variable while challenges of financial access was the independent variable. The findings indicated that financial inaccessibility had a significant negative effect on business growth at 1% significance level.

Simiyu (2018) examined the effect of government intervention on the growth of women-owned micro and small enterprises in Kenya. A dataset of 254 female managers in Trans Nzoia County was utilized in a multiple linear regression model. The dependent variable was growth of small enterprises owned by women measured by the level of capital. Independent variables were government policy, entrepreneurial-related orientation, credit, training, and experience. Upon employment of the ordinary least squares (OLS) estimation technique, the findings suggested that all explanatory variables had a positive effect on the growth of women-owned businesses. For all the explanatory variables, except government policy, the effect was significant at 5% significance level.

A cross-cutting theme in Longwe (1995), Kidder et al (2017), ILO & WED (2021), and CARE (2016) is that participation plays a central role in financial mobilization. Various previous studies skewed participation as a question of gender. Ward et al (2019), for instance, examined gender differences in entrepreneurship. Sarfarz et al (2014) and Camelo-Ordaz et al (2016) checked for correlations between gender equality and entrepreneurship. Whereas these studies were done in good faith, the focus was

not that meaningful. For example, do we have to switch from one gender to the other if it is realized that gender is interfering with productivity? Besides, gender equality need not be about sacrificing members of one gender for the good/bad of others. We believed that participation could be better captured by group initiatives including self-help groups/SACCOs and personal commitments, including the inclination towards helping others as well as asking for help. It is upon this understanding that we constructed the empirical model discussed in the next section.

Methodology

From the literature review, it appears that the overriding themes involved participation, financial mobilization, women's welfare and access to resources, including information. We, accordingly, adopted Longwe (1995) as the theoretical basis for the present study. According to Longwe (1995), women's economic empowerment is a process grounded upon welfare, access to resources, and control of the means of production as well as distribution of benefits. As a proxy to control over production factors, entrepreneurship is used. Since welfare needs to involve income, this study used financial support from family as a proxy to welfare. Membership to self-help groups and SACCOs is used as an indicator of participation in economic empowerment while conscientization is built upon beliefs about affirmative action. A proxy to resource access is given independently by information accessibility, financial constraint, and family support.

Entrepreneurial status, female, financial support receipt status, affirmative action belief, and SACCO membership are binary variables. These variables are coded as 1 if characteristic is present and zero if absent. The zero outcome serves as the benchmark group. Entrepreneurial status (ω) is the dependent variable being explained by gender (F), financial support receipt status (R), positive perception of affirmative action (A), SACCO membership (SH), perception about the government in empowering (G), perception of negative child care effects (C), and giving financial support (O). Hindrances related to family support constraints (H), financial constraints (D), and information inaccessibility (I) are control variables. Additional control variables are business support bias (B), non-student status (N), awareness of access to government procurement opportunities (P) and knowledge of a beneficiary (K). financial support receipt and outflow is measured by whether an individual received or gave out financial support to a friend or family member in the course of three months leading to survey date.

The study, accordingly, estimates a structural equation model specified by:

$$\omega_{i1} = \alpha_{01} + \alpha_{11} G_{i1} + \alpha_{21} O_{i1} + \alpha_{31} A_{i1} + \alpha_{41} SH_{i1} + \alpha_{51} C_{i1} + \alpha_{61} F_{i1} + \varepsilon_{i1}$$

Where α =structural equation parameter, i =individual, and ε =structural equation random error term.

In equation (1), family support constraint (SH) and negative child care effect perception (C) are endogenous explanatory variables while the other explanatory variables are assumed to be exogenous. That is, they are related to the structural equation's random error term. The endogenous explanatory variables are, thereby, converted

into exogenous variables by regressing them on instruments (which are conveniently chosen) and the exogenous variables in the structural equation. This yields two reduced-form equations specified by:

$$SH_{i2} = \alpha_{02} + \alpha_{12} R_{i2} + \alpha_{22} H_{i2} + \alpha_{32} D_{i2} + \alpha_{42} I_{i2} + \alpha_{52} P_{i2} + \alpha_{62} O_{i2} + \alpha_{72} A_{i2} + \alpha_{82} B_{i2} + u_{i2} \quad (2)$$

&

$$C_{i3} = \alpha_{03} + \alpha_{13} H_{i3} + \alpha_{23} G_{i3} + \alpha_{33} N_{i3} + \alpha_{43} K_{i3} + \alpha_{53} B_{i3} + \alpha_{63} F_{i3} + \alpha_{73} O_{i3} + \alpha_{83} A_{i3} + u_{i3} \quad (3)$$

Where u =reduced-form equation random error term.

The random error terms in equations (1), (2) and (3) are assumed to be normally distributed with mean zero and constant variance. The dependent variables in the three equations are limited in the sense that they assume discrete value of zero or one. Equations with limited dependent variables are analysed preferably using random utility models (RUM) following McFadden (1981) or robust linear probability models (LPM). RUM and LPM restrict predicted probabilities within the [0,1] interval while maintaining constant variance for the random error term. This study conveniently utilizes RUM. Since the stochastic error term is assumed to be normally distributed, *Probit* models are employed. The models are estimated using maximum likelihood estimation (MLE) technique which gives parameter values for which the log-likelihood function is maximum (McFadden, 1981). Model estimation is carried out in two-stages: in the first stage, reduced-form equations are estimated using MLE technique. In the second stage, predicted values for self-help group or SACCO membership and negative child care effects perception replace actual values in the structural equation. The resultant equation is then estimated using the MLE technique.

According to McFadden (1981), an alternative is chosen over others if it bestows upon an individual high benefits relative to other alternatives. We,

therefore, assumed that an individual chooses entrepreneurship if the expected benefits from doing so exceed the expected benefits derived from a non-entrepreneurial status. Similarly, self-help group or SACCO membership is dictated by an individual's perceived quantitative and qualitative benefits in comparison to non-membership. If the expected benefits from entrepreneurship equal the expected benefits from non-entrepreneurial status, the individual is assumed indifferent.

The simple random sampling (SRS) technique was employed in which an online questionnaire link was shared with respondents (students and non-students). The sampling framework contained both students and non-students who had access to WhatsApp since the link was shared in WhatsApp groups. In addition, the link was shared on the Facebook account of one of us and 11 Facebook groups. The same can be found at:

<https://docs.google.com/forms/d/1lpwMHpsvgzx64Eony2rD15aS1psf1ugZW3RhyLcL2o/edit>

The target sample size was 100 respondents. We could not, however, ascertain the total number of individuals reached on the two platforms for two reasons: first, some of the Facebook and WhatsApp subscribers do not read messages shared in groups. Second, among those who read the messages, some ignored online links and, generally, any messages which were not 'memes'. We, therefore, determined the sample size ex-poste such that actual respondents

were considered as the sampling units. For analytical purposes, we utilized only those responses made between 19th - 22nd July, and captured the findings in the next section.

Empirical Findings

Scale Reliability

We computed the Cronbach alpha by obtaining an average of the inter-item correlation coefficients. Using 17 items, we found a scale reliability factor of 0.5507. The coefficient of reliability, although not unacceptable, suggested poor internal consistency. This finding did not, however, interfere with significance results since the Cronbach alpha does not test for statistical significance.

Gender Parity Index

The study utilized a sample of 106 individuals drawn randomly from across Kenya over the period July 19th - 22nd, 2021. We documented gender disparity in favour of men in entrepreneurship, knowledge of AGPO and of an AGPO beneficiary (see Table 1). Women were more likely to report problems related to information sharing, negative childcare effects, and lack of family support than men. It is disturbing that women were more likely to (dis)approve government's support towards women economic empowerment than men. Even then, we noted that women not only had a higher likelihood of receiving financial support but also were likely to help family and friends more than men. Bias remains gender-specific, however, with women being 4 times more likely to support women-led enterprises, and 3 times less likely to support men-led enterprises than men.

In addition, we found out that women were approximately 1/3 times more likely to report negative child care effects than men. The difference did not, however, appear to be statistically significant (see *Error! Reference source not found.*). Sharma, Chakrabarti & Grover (2016) argued that although women devoted more time to caregiving than men, the differences in caregiving burden between the genders was not significant. Thus, it was natural for a higher proportion of women than men to perceive negative child care effects (although not necessarily significant).

Table 1: Gender parity index

Male	Female	Total	Gender parity index	
The individual is an entrepreneur	37	25	62	0.916
Member of a self-help group or SACCO	25	27	52	1.464
Financial constraint	31	21	52	0.918
Information sharing	38	31	69	1.106
Lack of family support	9	7	16	1.054
Believes that the government is empowering women	25	3	28	0.163
Believes that the government is not empowering women	22	19	41	1.171
Believes affirmative action is helping to empower women	49	39	88	1.079
Support bias in favour of women-led enterprises	3	9	12	4.067
Support bias in favour of men-led enterprises	4	1	5	0.339
Non-student	16	9	25	0.763
Has heard about AGPO	27	13	40	0.653
Knows a beneficiary of AGPO	17	8	25	0.640
Believes childcare has negative effects on women economic empowerment	32	31	63	1.313
Has received financial support from family or friends in the past 3months	33	30	63	1.232
Has helped a family or friend financially in the past 3months	44	38	82	1.171
Total	61	45	106	

⁴OECD (2014) reported that women spent 2 to 3 times more time on unpaid care work as men.

Table 2: Contingency table

	Believes that child care duties have negative effects on women economic empowerment		Total
	Yes	No	
Gender			
Male	32	29	61
Female	31	14	45
Total	63	43	106
Chi-square statistic=2.90	P-value=0.41		

Correlation Analysis

Our findings suggested a significant positive association between SACCO/self-help group membership and belief that childcare has negative effects on women economic empowerment (see Error! Reference source not found.). On the other hand, entrepreneurship was positively correlated with both SACCO membership and financial support outflow. It is relatable that the need to help other individuals drove people towards entrepreneurship while self-help groups mobilized financial resources and training for members. Affirmative action had no significant association with both self-help group membership and entrepreneurship

Table 3: Matrix of correlations

Variable	(1)	(2)	(3)	(4)	(5)	(6)	(7)
(1) Self-help group membership	1						
(2) Affirmative action	0.0417	1					
(3) AGPO awareness	0.1704	-0.0108	1				
(4) Negative childcare effects	0.2342**	-0.0154	0.0486	1			
(5) Financial support receipt	0.0805	0.1381	0.0090	-0.0173	1		
(6) Financial support outflow	0.3505***	0.1756	0.0491	0.0580	0.2876***	1	
(7) Entrepreneurship	0.3288***	0.1289	-0.1341	0.0839	0.0449	0.3220***	1

*** p<0.01, ** p<0.05, * p<0.1

Regression Analysis

Giving financial support to a family member or a friend increased significantly the probability that an individual belongs to a self-help group (see Table 4). This was evident for the reduced-form model (2) both full and partial (see (1) and (5); Table 4). Although giving out financial support worsens the perception of child care effect on women economic empowerment, the effect was not statistically significant (see (2) & (4); Table 4). Even then, giving out financial assistance to others significantly increased the likelihood of the aid giver being an entrepreneur (see (3), (6), & (7)).

Last, gender interacted with giving out financial support significantly affected entrepreneurship. In particular, a female who gave out financial support had a 0.517% higher entrepreneurial likelihood than a male counterpart. Kaur et al (2021) indicated giving out financial support was strongly motivated by kinship ties and the preservation of friendships. According to the authors, financial support providers acted as role models which self-motivated them into entrepreneurship. Our findings, therefore, are in agreement with Kaur et al (2021)⁶.

Table 4: Regression estimates

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Variables	self-help group membership	negative child care effect	Entrepreneur	negative child care effect	self-help group membership	entrepreneur	Entrepreneur
Family support challenges	-0.182 (0.442)	-0.00966 (0.383)					
Government is empowering women		-0.140 (0.372)	-0.0751 (0.366)			-0.122 (0.370)	-0.172 (0.356)
Government is not empowering women		-0.260 (0.326)	-0.362 (0.317)	-0.101 (0.272)		-0.419 (0.321)	-0.443 (0.309)
Non-student		-0.476 (0.320)		-0.548* (0.302)			
AGPO beneficiary knowledge		-0.388 (0.323)		-0.285 (0.305)			

⁵Some of the respondents actually reported helping others out of concern about the negative effects of societal burdens on an individual's well-being. A useful comment was presented by Valentine Lukendo who argued that individuals at times feel the urge to help those perceived as being in burdensome situations. It was, nevertheless, not clear whether such assistance was substantive enough.

We have trod with caution since Kaur et al (2021) utilized a randomized control trial framework. Our findings do not, however, dispute their observation on kinship ties

Supports women-led enterprises	0.856 (0.720)	5.598 (326.6)			0.531 (0.442)		
Enterprise support bias absent	0.305 (0.604)	5.637 (326.6)					
Female		0.261 (0.304)	-0.203 (0.320)	0.498 (0.595)		0.132 (0.359)	
Gave financial support to family or friend	1.177*** (0.345)	0.329 (0.329)	1.364** (0.534)	0.269 (0.378)	0.968** (0.377)	1.547*** (0.459)	1.516*** (0.429)
Affirmative action support	-0.0612 (0.376)	-0.127 (0.357)	0.142 (0.360)			0.103 (0.361)	
Financial constraint	-0.0120 (0.339)						
Information inaccessibility	0.528 (0.457)						
AGPO awareness	0.414 (0.274)				0.513* (0.274)		
Predicted SACCO membership			-0.958 (1.011)				
Predicted negative child care effects			-0.284 (0.907)				
Female and gave financial support				-0.172 (0.660)	0.517* (0.302)		
Received financial support from family or friend					-0.171 (0.283)		

Predicted SAC- CO member- ship*predicted negative child care effects, modified						-2.375*	-2.132**
						(1.262)	(1.013)
Constant	-1.455*	-5.230	-0.0593	0.125	-1.128***	-0.190	-0.0762
	(0.790)	(326.6)	(0.710)	(0.364)	(0.333)	(0.487)	(0.370)
Observations	106	106	106	106	106	106	106

Standard errors in parentheses

*** p<0.01, ** p<0.05, * p<0.1

Family support challenges, information inaccessibility, and financial constraint had no significant effect on either membership to a self-help group, negative child care effects perception, or an individual's entrepreneurial status. Bunning et al (2020) showed that, at baseline, individuals who reported lack of family support feared encountering similar challenges in self-help groups. In a mid-line survey, the authors reported that individuals had opted out in 11 out of 20 self-help groups established for the study's purpose. It is, thus, plausible to conclude that challenges related to family support interfered adversely with self-help group membership.

In comparison to individuals who reported neutrality on the perceived women empowerment by the government, both positive and negative beliefs about the government's intervention lowered the probability of perceived negative effects of child care on women economic empowerment. Both beliefs, additionally, lowered the probability that an individual is an entrepreneur. The perception on child care effects on entrepreneurship was, nevertheless, not significant. Similarly, gender and financial support receipt had no significant, although

negative, effect on entrepreneurship and negative child care effects perception. A negative child care effects perception had a negative, but not significant effect, on entrepreneurship. Baird et al (2018) argued that cash transfer receipts which are not anchored on employment explicitly have little to no effect on work effort. That is, recipients treated such transfers as compensatory incomes and, thereby, consumed all incomes above normal. Brooks et al (2020), however, argued that cash transfers cushioned recipients against negative income shocks and, thereby, financial support receipt would enhance entrepreneurship.

Awareness of AGPO increased the probability of membership to a self-help group or SACCO and entrepreneurship by 0.414% and 0.513%, respectively. The effect of AGPO awareness was significant on entrepreneurship but not on self-help group membership. Kangethe et al (2020) indicated a moderate correlation between entrepreneurship and AGPO. Awareness of AGPO gave individuals the impetus to establish business enterprises without necessarily belonging to self-help groups. Thus, AGPO provided funding alternatives to finances drawn from self-help groups or SACCOs.

⁷Financial support receipt made leisure more attractive relative to work effort among the elderly. Entrepreneurial financial support receipt, however, raises work effort and the likelihood of a recipient becoming entrepreneurial (Baird et al., 2018).

⁸A pardonable shortcoming in our study is that we did not condition for the purpose to which financial support was received.

SACCO/self-help group membership and negative child care effects perception lowered the probability of entrepreneurship (see (3)). The effect of the two variables on entrepreneurship was, however, not significant. Some insignificant variables were dropped from models (2) and (3) with the resultant model estimates being captured in columns (4) and (5), respectively. A non-student reported a significantly lower probability than a student on negative child care effects perception. Interacting negative child care effects perception and SACCO membership had a significant negative effect on entrepreneurial probability reported in columns (7) and (6).

Table 5: Marginal effects

	Marginal effect	Standard deviation	Z	Probability value
Variables				
Predicted probability of entrepreneurship	0.5894			
Government is empowering women	-0.029	0.143	-0.20	
Government is not empowering women	-0.141	0.123	-1.15	0.838
Female	-0.079	0.125	-0.64	0.251
Gave financial support to family or friend	0.500***	0.159	3.15	0.002
Affirmative action support	0.056	0.142	0.39	0.695
Predicted SACCO membership	-0.372	0.393	-0.95	0.343
Predicted negative child care effects	-0.110	0.353	-0.31	0.755

*** $p < 0.01$, ** $p < 0.05$, * $p < 0.1$

All else equal, an individual with the belief that the government was empowering or not empowering women economically derived 0.029util and 0.141util, respectively, from entrepreneurship lower than an unsure individual as captured in *Table 5*. An individual with the perception that affirmative action had helped empower women economically derived 0.056util from entrepreneurship more than an individual who believed otherwise. The effect of affirmative action perception and belief about government intervention had, however, no significant effect on entrepreneurship. Giving financial support to family bestowed 0.5util upon an individual above the indirect utility derived from a non-financial support-giving entrepreneur. The effect of financial support outflow was significant. Lastly, women were less likely to be entrepreneurs than men although the difference was not statistically significant. We further established a probability of 17.57% to 87.67% of a random individual being an entrepreneur with an estimated mean probability of 58.5% as captured in *Table 6*.

Table 6: Entrepreneurial tendency

Variable	Observations	Mean	Standard deviation	Minimum	Maximum
Entrepreneurship probability	106	0.5850	0.1848	0.1758	0.8767

RECOMMENDATION

To have more women brought on board in entrepreneurship, efforts should be geared towards encouraging generosity in the form of financial support outflow. The findings of the study suggested that giving financial support to family or friends significantly affected entrepreneurship positively. We recommend the strengthening of family and friendship ties for such relations motivate women to help others as role models. This then translates into entrepreneurial pursuits and increased work effort as role models. A lot has to be done in aligning affirmative action, government intervention, and self-help groups with the economic empowerment of women.

CONCLUSION

A ‘What works’ framework for women economic empowerment’ focused on tapping women’s entrepreneurial abilities. We found no sufficient evidence to support the hypothesis that women’s entrepreneurial tendency is positively and significantly affected by SACCO or self-help group membership, financial support receipt, affirmative action, and awareness of AGPO. On the other hand, we found no sufficient evidence to reject the claim that giving financial support to family or friends had a positive effect on entrepreneurship.

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Appendix 1

The questionnaire utilized in this study can be accessed via the link: <https://docs.google.com/forms/d/1lpwMH-psvgzx6-4Eony2rD15aS1psf1ugZW3RhyLcL2o/edit>.

The response form containing the data can be accessed via the link: https://docs.google.com/spreadsheets/d/1PnluEXjbnKn_b_eBY_131d8dcPKyeljt2YDbIZOLSKg/edit?resourcekey#gid=1223234032.

LAND RIGHTS FOR UNMARRIED, DIVORCED AND CHILDLESS WOMEN IN PATRILINEAL TRIBES IN MALAWI: PROSPECTS AND CHALLENGES

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Abstract

Women's ownership, access, use, and control of land and natural resources is essential for economic, social, and political opportunities. For instance, ownership and control that is accompanied with access to and economic utilisation of land and natural resources such as water or forests leads to wellbeing, improved livelihoods, and self-reliance. These benefits further lead to increased women's agency, household productivity and income, responsible spending, and food security. In patrilineal societies, a woman accesses land through her husband or sons. Unmarried, divorced, and childless women are, therefore, excluded from such access to land. The Customary Land Act of 2016 advocates for the individualisation and formalisation of customary land even for such women. It prohibits discrimination based on gender and guarantees women's access to land regardless of their marital status or whether they have children. Guaranteeing these land rights under legislation to previously excluded women is just the first step to economic empowerment. It must be accompanied with access to, economic utilisation of land, and control of benefits. Patriarchal structures and norms must be changed to ensure that women do, in fact, have ownership, control, and access to resources to derive benefit from production on the land. Through an appreciative inquiry, this paper will first identify the positives through best practices of how to maximise women's land ownership, access, and control. It will then identify and address challenges that act as obstacles to women's economic empowerment even when they own land.

Key Words: customary, economic utilisation, household, land access, land rights, land tenure, livelihood, matrilineal obstacles, patrilineal

Introduction

Women's access to and control over land can potentially lead to gender equality alongside addressing material deprivation that undermines women's equal participation in society (Rao, 2011; Pallas, 2011). Land is a source of security, status, and recognition in society besides being a productive asset and a source of material wealth. Ownership and control that is accompanied with access to and economic utilisation of land and natural resources

such as water or forests leads to wellbeing, improved livelihoods, and self-reliance (Deere et al., 2012; Ali et al., 2014, 2019). These benefits further lead to increased women's agency, household productivity and income, responsible spending, and food security. However, according to the UNDP (2016), only three per cent of Malawian women are registered owners of commercial land, despite the fact that they constitute 70% of the agricultural workforce. Land is the primary resource in household livelihoods

and food security in rural Malawi where customary tenure systems predominate (De Satgé, 2021).

Malawi has matrilineal and patrilineal customary ownership systems. In patrilineal societies, access to land is through a woman's husband or sons. Unmarried, divorced, and childless women are, therefore, excluded with far-reaching implications for their well-being and ability to take advantage of economic opportunities (Deininger et al., 2021). This paper investigates women's economic empowerment in patrilineal societies with the aim of identifying the advances and challenges in ensuring land ownership, access, and control by women.

The paper will provide an answer to the following main research question: *'what are the best practices that can contribute to women's economic empowerment from land ownership for unmarried, divorced, and childless women in patrilineal societies?'* The research question will be answered by relying on a social legal appreciative inquiry methodology. Besides analysing the law, the research will rely on secondary empirical research and academic literature to identify both positives and challenges in legal and other mechanisms to ensure women's economic empowerment (WEE) through land rights.

This paper is divided into six sections. The first section introduces the study. The second section provides conceptual clarity on land rights, gender, and how to achieve women economic empowerment (WEE). The third section presents the situational analysis of customary land tenure for unmarried, divorced, and childless women in patrilineal societies. This is followed by the fourth section on the legal and policy framework addressing the customary land rights for unmarried, divorced, and childless women in patrilineal societies. The fifth section offers an analytical evaluation of best practices to ensure WEE is a reality. Finally, the last section concludes the paper.

Land, Gender and Women's Economic Empowerment

Land has been identified in literature as an enabler for women's economic empowerment, as it offers many benefits to women (Meinzen-Dick et al., 2019). This section highlights specific benefits derived from formalised land rights. Goldstein et al. (2018; Lovo, 2016) indicate that formalised individual land ownership provides an incentive for investment and reduces expropriation risk as it is easier to formally enforce claims. Slavchevska et al. (2021) have also identified increased bargaining power for women in the household, better family welfare, and protection from domestic violence. Kaarhus (2010) also identifies the formalisation of informal land rights as a means towards both poverty reduction and the empowerment of disempowered people. Deininger (2019) finds that land registration strengthens women's land rights which exist within a broad dimension related to the security of tenure. There are five rights regarding land, which may be bundled together into what is commonly referred to as ownership. These rights are access or right to enter property; withdrawal or right to remove things from the property; management (the right to change the property); and alienation (the right to transfer the property rights to others, through sale, bequest, or gift) (Schlager & Ostrom, 1992). The documented ownership can be distinguished from 'effective ownership' which resides in the person who ultimately has the power to make decisions over the land (Dossa et al., 2015).

According to Dossa et al. (2015), this is more closely associated with management control than it is with documented ownership. Slavchevska et al. (2021, p.6) argue that *"it is wrong to conflate land rights with formal land ownership as this may not be the most important dimension to land rights in a given context"*. They state that *"although documented ownership is most relevant for land sale, resolving disputes, and access to credit, this may be of no use where there is poor governance, inadequate land institutions, or knowledge about land rights"*.

Meinzen-Dick et al (2019, p.77) also argue that “there is no evidence that formal land rights automatically translate into access to credit as this is dependent on well-functioning credit markets, banking systems that accept land as collateral, and legal systems that effectively adjudicate cases where land is used as collateral”. Furthermore, Goldman et al. (2016, p.777) argue that “documented ownership does not protect from the increased loss of land to large-scale land grabs as initially presumed”. They state that “it is based on strong private property rights within the neoliberal strategy of governance, which has no regard to the contestations between control versus ownership, private versus communal tenure, and statutory versus customary legal systems” (Goldman et al., 2016, p.778).


Where there is discrimination and exclusion, guarantees of land ownership, through documentation, are merely one aspect among others towards ensuring land rights and economic development that goes beyond market considerations (Higgins, 2018). Effective ownership should be the focus. Johnson et al. (2016) argue that, from a gender perspective, land rights must be conceptualised in terms of use rights, involving the ability or permission to employ an asset, control rights that indicate the power of management, and documented ownership. Thus, legislative guarantees of women’s land rights or formal land titles are mere tools towards economic empowerment which requires that women are actually able to use, manage, and control benefits derived from owned land.

Verman (2007) posits that one must interrogate the hidden power or locus of power within patriarchal structures when women, previously excluded and disadvantaged, gain land. Verman goes on to state that it is through the ‘patriarchal bargain’, the strategies that women use to exert power and shape gendered outcomes through accessing, using, and controlling land and other productive resources that empowerment is activated. Abbot (2017) states that empowerment is about giving women choice and agency and enabling them to participate in society on

an equal basis, contrary to patriarchal cultural values. Legislative measures may guarantee women land; however, empowerment will require enabling factors to catalyse agency to exercise the land rights and ensure achievement of freedom and choice (Kabeer, 2005, 2016; Cornwall, 2016, p. 342).

There are several specific aspects necessary to ensure gender equality and women’s economic empowerment based on land within a patriarchal society. Firstly, formal property rights in land are necessary, especially to legal or documented ownership for those previously excluded. Goldman

In summary, for WEE, land rights must be accompanied with a real opportunity to exercise agency and choice through access, use, control and benefits from the land.



et al. (2016, p. 782) regard this as “being right-based access”. According to Makarungomwa (2021, p.14), “the right-based access stage is not complete unless there is awareness-raising in communities about the formal land rights, especially as regards women’s land; the relation of customary law and statutory law; about principles of non-discrimination, gender equality and justice”. Women must be legally aware of their guaranteed land rights just as the communities should be, too. Secondly, there must be a focus on ensuring the ability to derive benefit. The ability to benefit is mediated through appropriate mechanisms to ensure the use of the land, through the right knowledge, authority, and resources. Structural and

relational barriers may impede a legal owner from using the land (Goldman et al., 2016). There must be, for instance, capacity in terms of knowledge, skills and decision-making power. As pointed out by Mukarugomwa (2021, p.18), *“new land clearing and decision-making regarding land use are tasks reserved for men in patriarchal societies”*. Gendered division of labour is at the centre of the problem. If this aspect is not redressed, the men would continue to exercise power over women and lay claim to the land, regardless of the formal title.

Goldman et al (2016) state that there must be access to customary authority or power to make decisions about resources. They identify participation in village-based governance structures as an opportunity to enhance individual and collective agency in negotiating, claiming, or defending the exercise of authority over land. Through experiences of women in their research in Tanzania, they found that such platforms created opportunities to learn and gain voice while exercising agency. Regular meetings and equal gender representation as a requirement for constituting the platforms for land rights, management and related matters are key (Mukarugomwa, 2021, p.18).

There must also be *“material support to women to ensure productive use of the land as another strategy identified in ensuring use by the women landowners”* as evidenced in a Food and Agriculture Organisation project in Rwanda (Mukarugomwa, 2021, p.18). Non-governmental organisations must work together with the government as well as key stakeholders such as chiefs at national and local levels to ensure that there is a conducive social economic environment for women to use their land productively. Finally, there is control of output or benefit. The focus here is the *“wider range of social relationships that can constrain or enable people to benefit from resources”* (Ribot & Peluso, 2003, p. 154). It is *“the ultimate evidence of empowerment, the culmination of all on-going processes, both personal and societal”* (Goldman, 2016, p. 777). These processes include challenging patriarchal gender norms through

sensitisation, negotiations, claims, demands to legal rights, the enhancement of individual and political agency of women, redressing disadvantage through the distribution of resources, and opportunities including participation, and collective agency within the community. Through these strategies, land rights of previously discriminated categories and subordinated women become a basis for *“women to gain control over land”* and *“gain the independence necessary to exercise their agency, confront injustice and inequality and pursue productive livelihoods”* (Kelkar, 2011, p. 60).

In summary, for WEE, land rights must be accompanied with a real opportunity to exercise agency and choice through access, use, control and benefits from the land. This requires that legislative and other types of measures recognise discriminated women’s rights to land ownership and redress disadvantages, but also challenge and transform cultural institutions that act as barriers to gender equality and economic empowerment, as these two concepts cannot be regarded as separate goals.

Context: Customary Land Rights for Unmarried, Divorced, and Childless women in Patrilineal Societies

Land law in Malawi has developed under both formal and customary law.

Nature of Customary Land in Malawi

Customary land is governed by customary law. Customary law constitutes the unwritten traditional norm or rules and practices that determine who is able to hold, use, or transfer land. Customary land tenure stems from a traditional land tenure system that is derived from the aspirations and customs of the people. The customs are based on accepted practices and principles underlying those practices (Chikhwenda, 2002). Under customary land tenure concepts, land is regarded as communal, that is,

claimed by the community as a unit but is vested in the head of the community such as a traditional authority, a chief, or family leader who holds it for the benefit of the whole community (Makarungomwa, 2021). Sub-groups or individuals can be apportioned and allocated land only to be occupied and used. As such, customary land tenure is based on relationships that exist between the members of a particular community by virtue of their occupation and use of land (Jere, 2012).

There are several distinct features of the customary land tenure system. Firstly, members of the community can only be bestowed restrictive rights to the land and do not get ownership of the land itself. Secondly, the customary land tenure system aims at strengthening group unity, interdependence, and solidarity as land is seen as a communal commodity and not individualised. Thirdly, the rights that individuals have to the use of the land cannot be sold as these are only usufructuary in nature. Fourthly, the title to any customary land is vested in community leaders on behalf of their constituents. Any dispute as regards the use of the land is resolved by the community leaders and, in other cases, by national legal systems (Jere, 2012). In the past, community leaders played a big role in customary land allocations. The situation is now changing since most traditional land is already allocated to families. Today, family heads have the important role of allocating land within their families.

Malawi has two major customary land systems, namely, matrilineal and patrilineal land tenure systems. In both systems, access to land and security of tenure depends on the sex of a person. As such the two systems are the major cause of gender bias and discrimination in land allocation and use (Erling et al., 2014). In matrilineal societies, the land rights are passed on to female heirs. In contrast, in patrilineal societies, they are passed on to male heirs. This is a clear discriminatory approach in the passage of land rights between males and females (Erling et al., 2014; Kumar et al., 2016).

Malawi is more of a matrilineal society where descent and land inheritance is conducted through females. This paper focuses on patrilineal societies that are mostly found in the northern part of the country. Upon marriage, women in this culture move to their husband's communities and have access to land through their spouses and male children (Erling et al., 2014). Male children inherit land from their fathers and male relatives. In this system, the males enjoy the benefit of being leaders and decision-makers on land and other matters (Tschirhart et al., 2015). This, therefore, results in uncertainty and insecurity in women's land rights because women's enjoyment of land benefits becomes dependent on ties to spouses, sons, and male relatives. As such, the problem is more pronounced in unmarried, divorced, and childless women. Access to land for these groups of women often ends when there is a divorce, the death of a spouse and with failure to bear sons (Kevane, 2008). This, therefore, leaves unmarried or divorced and childless women in a precarious position.

Customary Land Tenure for Unmarried Women in Patrilineal Societies

The patrilineal system of land inheritance is linked to marriage in that women gain access to land upon marriage. Marriage entitles them to use their spouse's land. Once married, the matrimonial home is established in the husband's village. The family is allocated land through the husband as the inheritance of land passes through the male line. The land then passes onto the eldest son who inherits it in trust for the other male children. A family with only female children is allowed to pass the land to the girls. However, the female children only hold the land in trust for the benefit of males in the next generation. Consequently, the unmarried women do not have an assured access to land. Widowed women are allowed to continue using the land of their deceased husband on the condition that they do not remarry and are of good conduct and behaviour. Remarriage is accepted when the marriage is between the widow and one of her deceased husband's relations (Chikhwenda,

2002). As such, in patrilineal societies, married women access land only through their husbands and sons, and unmarried women, through their fathers. The information above clearly shows that unmarried women's access to land is dependent on sustained relationships with their fathers, male relatives, and their in-laws if they are widowed. Sustaining good relationships with male relatives may not be easy for unmarried women. Their situation concerning access to land is, therefore, unpredictable and insecure.

Customary Land Tenure for Childless Women in Patrilineal Societies

Childless women can access land in patrilineal societies through marriage and male relatives. Male relatives sometimes 'lend' land to female relatives for them to use. The women only have the right to use the land but the males retain the ability to retrieve it should they need it (Tschirhart et al., 2015). In other cases, childless women can request land from their traditional leaders. These days, it is also common for childless women to rent land (Tschirhart et al., 2015). Widowed women gain access to land through their sons. This means that widowed women who are childless lose out. The death of the landowner usually results in the land being returned to his sons or male relatives (Ajefu & Abiona, 2021).

Customary Land Tenure for Divorced Women in Patrilineal Societies

As stated above, once married, a woman relocates to and lives in her husband's village. Married women's access to land is through their spouses and this access to land is, therefore, dependent on continued good relations with their husbands. Tschirhart et al. (2015) state that in cases of divorce, the woman is often asked to return to her parent's village. In such cases, she accesses land through either her father or brothers. Such women, therefore, do not have a permanent claim to the land and cannot pass it on to their own children. This essentially means that divorce in a patrilineal society robs women of their right to use land. These women are not even

compensated for any form of investment that they might have made on the land.

Legal and Policy Framework for Women's Access to Land in Patrilineal Societies in Malawi

L. Berge (2014, p. 62) notes that "*land tenure on customary land has always been based on diverse traditions of ethnic groups which allocate use rights that are inheritable according to the customs of each group*". The current Land Act of 2016, as well as the Customary Land Act (CLA), recognise customary land. This means that formal law has recognised customary landholding. This section seeks to analyse the position of women's access to land under the Malawian legal and policy framework as well as what it entails for women in patrilineal settings.

One of the key national principles under Section 13 (a) of the Constitution of Malawi requires the State to progressively adopt and implement policies and legislation aimed at achieving gender equality among other goals, with the aim of actively promoting the welfare and development of the people of Malawi. This is carried out in a number of ways, including the enactment of laws to address inequality and ensure that women's rights are not violated. Malawi enacted the Gender Equality Act, which guarantees the enjoyment of rights by women on an equal basis with men without discrimination. The Act further prohibits harmful cultural practices which are a contributing factor to the marginalisation of women. In relation to women's access to resources, including land, Malawi enacted laws such as the Deceased Estates (Wills and Inheritance) Act and the Marriage, Divorce and Family Relations Act. These two Acts focus on women's land rights following the death of a spouse or relative or following judicial separation and divorce.

Furthermore, the country has comprehensive land laws, including the Land Act, the Registered Land Act, and the Customary Land Act. It must be pointed out that at the time of writing this paper, the

implementation of the Customary Land Act was at a pilot stage. Apart from the above, the Constitution safeguards the right of women to acquire and maintain rights in property, independently or in association with others, regardless of their marital status. Section 24 of the Constitution further provides for the protection of women during dissolution of marriage by requiring the fair disposition of property held jointly with a husband. Thus, the application of the law and realisation of the rights is regardless of the ethnic or customary group and must be on an equal basis between women and men.

The initial step in the recent land reform process in Malawi was the adoption of the 2002 National Land Policy. The goals of the policy were to *“ensure tenure security and equitable access to land as well as to facilitate the attainment of social harmony and broad-based social and economic development through optimum and ecologically-balanced use of land and land-based resources”* (2002, p.5). One of the key objectives of the policy is guaranteeing secure tenure and equitable access to land to all citizens of Malawi without any gender bias or discrimination since this was one of the identified problems related to the lack of secure tenure for customary land which only granted land use rights and not individualisation of land. This was influenced by a neo-liberal approach whose proponents argue that efficient land markets lead to efficient outcomes (Stiglitz, 2002). Customary tenure has been said to provide insecure tenure for vulnerable groups such as women, children, and persons with disabilities. The National Land Policy, therefore, set out to influence the enactment of land laws that would provide secure tenure for vulnerable groups, including women. Thus, the policy recognised women’s disadvantaged position in access to land and sought to provide measures for protecting their rights through individualisation and registration of customary land.

The Land Act of 2016 is the overarching piece of legislation on land in Malawi. The Act proceeds on the aspirations of the Malawi National Land Policy and Section 7 of the Act categorises land into public

and private land. It recognises the formalisation and individualisation of customary land through customary estates. However, the Act is silent on gender since there are no provisions providing guidance on access to land and gender equality. The Act is gender-neutral in the same way that the Registered Land Act is, which makes provision for registration of title to land and dealings in land. On the surface, these two laws envisage a scenario where women have equal access to land as men.

The Customary Land Act (CLA) provides for the management and administration of customary land. In the management of customary land, the law creates traditional land management areas with committees tasked with managing land within the boundaries of the area as opposed to the authority previously exercised by traditional leaders. Membership of these communities is supposed to consist of equal numbers of women and men as per Section 44 (2)(b). This is a catalyst for the participation of women. However, one of the qualifications for membership is knowledge of customary land law of the area. This has the potential of having members of the committee who are gatekeepers and advance customary practices which have long disadvantaged women in patrilineal settings. Furthermore, if participation is to bring out the desired results for all women, there must be diversity in the nature of women who become members of these committees. However, with the history of exclusion in patrilineal settings, membership would ordinarily entail elderly women as opposed to young women, married women as opposed to unmarried women, those with children as opposed to those without children, and would give room for essentialising women as well as further disadvantaging other women. It can only be hoped that the members of these committees are individuals who are well equipped and aware of the need to protect all women’s rights regardless of their age, marriage, or other status following the constitutional provisions as per Section 49 (1)(a)(ii) of the CLA.

In addition to the above, the Act provides for the allocation and registration of customary estates. The application for a customary estate can be made by individuals as well as families. The former is a positive in that it will allow women to register their interests and allow previously disadvantaged women to have secure land rights. The Act explicitly provides for the need to protect women's rights in the grant of customary estates. For instance, Section 22 of the CLA requires Committees to have regard to the equality of all persons as a factor to be considered in granting a customary estate. This would require that when considering applications for the grant of customary estates, Committees must not treat an application from a woman less favourably than an equivalent application from a man. Furthermore, the Committees should not apply adverse discriminatory practices or attitudes in the grant of customary estates. As can be seen, the law acts to protect women's rights. On the other hand, the same Act, under Section 22 (2)(d)(iii), provides that another factor to be taken into account when considering an application for a customary estate is the likelihood of the applicant being able to obtain access to the necessary skills and knowledge to enable them to use the land productively. This factor envisages that applicants for customary estates will be individuals who will or are likely to have the necessary skills to develop the land. Considering the long history of women being disadvantaged, this has the potential of further disadvantaging women.

Another issue to be considered relates to the application of customary law in the administration of customary land. Section 49 of the Customary Land Act provides for the application of customary or traditional practices of the area. This means that the application of the Act will not bring the same results depending on the area where it is being applied. This is due to the fact that there will still be a distinction between patrilineal and matrilineal settings. It is, therefore, argued that this non-uniformity in the application of the law still puts women in patrilineal settings at a disadvantage if the application of

customary law in patrilineal societies does not consider women's position.

As can be noted from the foregoing discussion, the laws and policies in the country seek to provide for the protection of women's access to land. Considering the identified gaps, there is a need to identify best practices and strategies for securing access to land for women and the next section focuses on these.

Best Practices for Economic Empowerment and Land Rights for Unmarried, Divorced, and Childless Women

It has been proved that women's access, use of, and control over land and productive resources is central to their economic empowerment and good standards of living. To this end, Malawi's legal framework, as discussed earlier, provides a good starting point in guaranteeing women's rights to access, use, and control of land. However, the gaps identified above still remain and need attention to ensure women's actual empowerment in land. Additionally, it is not sufficient to have such de jure provisions on women's ownership, access and control of land. De facto guarantees are more important yet restricted by poor implementation of the available policy and legal frameworks, patriarchal cultural values, and other factors. The subsequent paragraphs will explore key strategies and best practices for maximising land ownership, access and control for unmarried, divorced and childless women.

To begin with, one of the concerns raised with respect to policies, laws, and programmes on women's access and control over land has been the overemphasis on land access and control experiences of the average married woman while overlooking the experiences of other women like those without children and the unmarried (Rose, 2002, p. 124). This is also reflected in the statutes highlighted in the previous section, which make provisions in general terms and are not

adequately nuanced to protect and embrace women's inherent diversity. The Marriage, Divorce and Family Relations Act, though proactive in its provisions, protects women's property rights upon dissolution of marriage. The available jurisprudence also exhibits an overemphasis on married women's access, use, and control over land. To maximise women's economic empowerment through land access, use, and control, it is important to have comprehensive multifaceted laws, policies, and programmes that embrace the diverse and specific needs of various groups of women, coupled with awareness-raising of such laws and simplified guidelines highlighting best strategies for different kinds of women.

Further to and as indicated above, while the key policies mention women's access to and control over land, they do not make this provision the focal point, thus it is incomprehensively provided for. In the Gender Equality Act, for instance, women's access to land is only mentioned in relation to agriculture and natural resources while the land policy makes bare mention of this issue. The policy framework does not adequately reflect the needs and specificities of unmarried, divorced, and childless women. This is reflective of the poor participation of these groups in policy formulation. As argued in section 2 above, participation in village-based governance structures is an opportunity for those involved to enhance individual and collective agency in negotiating, claiming, or defending the exercise of authority over land. The Office of the United Nations High Commissioner for Human Rights (OHCHR, 2013) has stated that effective and meaningful participation of all categories of women at all stages of policy law and development is a commendable best practice that has enhanced women's access, use, and control over land in other countries. The right of women to active, meaningful, and effective participation in legal and policy development is not only crucial to ensuring good policy, but it is also an essential component of a human rights-based approach to women's access, use, and control of land. *"Women's participation has successfully influenced and benefitted land policy*

processes in many contexts" (OHCHR, 2013). In this regard, it may be worthwhile to explore quotas to ensure properly nuanced women participation in community governance structures.

Women require, acquire, and gain access to land in many contexts including marriage, the family, inheritance, land law, property law and commercial transactions. A commendable best practice is *"to ensure that all policies in relation to women's land access, use and control are comprehensive and harmonised"* (OHCHR, 2013). It is important to evaluate how our laws on all the above aspects interact to enhance women's land access across the board. Unfortunately, Malawi's policy and legal framework, in this regard, is disjointed, incoherent, and inconsistent.

Further to the above, women's access, use, and control over land can be enhanced through access to justice. To begin with, even where land access laws are comprehensive and adequate for women, they can only benefit women if they are being effectively implemented. Effective implementation, in turn, is premised on women's knowledge of the law and their ability to initiate disputes or engage the right authorities whenever their rights of access, use, and control over land are impinged. Improving access to formal education as well as adult literacy programmes and legal awareness can go a long way in empowering women to know the law and to challenge discriminatory rules and practices whether formal or informal. Additionally, it is important for courts to be fully accessible (physically and linguistically, among others) and affordable for all women. Unfortunately, these are prominent challenges for most Malawians (Kayuni, 2015, p. 29). Since the informal justice systems are most readily available for the majority of women in rural areas, it is recommended that such should be strengthened and equipped to deal with dispute resolution in relation to land through awareness and training of chiefs and other authorities who preside over such systems. Adequate inclusion and effective participation of

women in such structures are also recommended. Formal justice systems must also be oriented to proactively adjudicate land disputes and to recognise and acknowledge women's non-monetary and indirect contributions to the welfare and advancement of their families. Unfortunately, recent jurisprudence appears to undermine such contributions like in the case of *Sikwese v Banda* MSCA Civil Appeal Number 76 of 2015; *Nyanyale v Nyanyale* Civil Appeal Number 18 of 2020.

It is also recommended to promote titling and registration of land for women generally and unmarried, divorced, and childless women in particular. As argued earlier on, legal ownership is essential for historically excluded groups. However, this must be carefully undertaken to ensure it does not exclude women from access to land in patrilineal societies. As indicated above, the Customary Land Act is making some provisions to mitigate this risk, though it is not comprehensive and women land access is disoriented. Titling and registration must be accompanied by an effective awareness-raising about formal land rights amongst disadvantaged women; non-discrimination; clear and simplified guidelines on the process; and supporting women with knowledge and resources to use the land productively.

CONCLUSION

Unmarried, divorced, and childless women in patrilineal tribes suffer discrimination based on patriarchal gender hierarchies which accord them secondary rights to land as a subordinated category. The recognition of WEE as instrumental to development has resulted in seeking law reform to address the exclusion. For legislative measures to ensure economic empowerment for women, the focus must be holistic in identifying land rights from a gendered lens that goes beyond formalistic or documented ownership of land. It must recognise and create a conducive environment for women that suffer both direct and indirect discrimination due to patriarchal norms that prevent them from exercising agency and choice. Land rights must conceptually be broadened to address the gendered relationships women and men have in patrilineal societies where there may be barriers to access, use, and control benefits from the land. Legislative and other types of measures used to challenge such norms, to redress the disadvantage suffered and to bring transformation must inform strategies towards women's economic empowerment.

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NARRATIONS OF HOPE: PHILOSOPHIES ON WOMEN ECONOMIC EMPOWERMENT IN THE TESTIMONIES AND ORAL PERFORMANCES BY RURAL WOMEN

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Abstract

In theory, reference to ‘women economic empowerment’ appears high sounding and often conversation on this subject is sometimes, perhaps, inadvertently preclusive of those considered in society as the ordinary women. These are the women in the rural villages and the underprivileged sections of the sub-urban and urban centres, the majority of whom have to deal with poverty – sometimes extreme – and a lack of education to facilitate an enlightened view of life. Indeed, one wonders whether the women themselves envision economic empowerment, but in their own way, they in fact, do. They, too, philosophize on the prospects of economic empowerment. It may not be that sophisticated. Yet a closer look will reveal how this apparently “simplistic” view sometimes resonates with the larger women’s world. There is perhaps no better way of capturing these ordinary women’s philosophies on economic empowerment than listening to their narratives and participating in their oral performances, even without the prescience of any specific expectations. This paper is an interrogation of what and how the women’s perspectives on economic empowerment sieve through their narratives and oral performances. It is the outcome of my interaction with women in the villages of Bukhayo, a location in Busia County of Western Kenya.

Key Words: access and control; factors of production; oral performances and testimonies; rural women; women economic empowerment

Introduction

From time immemorial, women and the creation of wealth have been synonymous. In the traditional African society, girls (later women) helped supplement the family income by participating in activities that created wealth. These activities were such as working on the farms, tending to livestock (particularly goats and cows), milking the animals, constructing of huts in some communities, and many other activities. Later, the girl would fetch the family big wealth through bride wealth. This pattern still remains, though to a lesser extent. Indeed, the fact that women are the greatest sources and producers of wealth is not in doubt. Koroleva (2017), observes

that women produce upwards of 80 percent of the world’s food. Moreover, women are the chief resource managers for many families across the world. Apparently, therefore, the role of women as producers of wealth cannot be gainsaid. At this point, one question that interests me in this paper is: “*Is the working rural woman consciously aware that her contribution is that key, or that she forms part of the aggregate that produces the 80 percent that sustains lives, which Koroleva (ibid) refers to?*”

As Taylor and Perezniето (2014) posit, women's economic empowerment should be seen as the process of achieving women's equal access to and control over economic resources, and ensuring they can use them to exert increased control over other areas of their lives. This postulate raises another question for this study: In spite of the working women producing upwards of 80 percent of the world's food, do they enjoy 'equal access to and control over economic resources'? Do they use these resources to exert increased control over other areas of their lives such as improving their skills, enhancing, or investing in their entrepreneurial ideas, and so on? The question of women's equal access to and control over economic resources is crucial, given the fact that economic empowerment and factors of production are like Siamese twins. The two are inextricably tied together.

In Kenya the most important natural factor of production is land. In theatrical terms, land would be described as the arena or stage for production on which the actors and actresses perform their acts of production. Going by the estimates by Koroleva (ibid), apparently the majority of the performers on this stage would be women. How much access and control then do the women, as the majority performers on this stage, have on this very stage?

This paper attempts to address this latter question by relying on the narratives and oral performances by the working rural women themselves. But even of greater significance for this paper is how the very rural women view these issues. In addition to outlining the methodology guiding the process of this study, the paper chronicles the stories of the women on economic empowerment as the tool for rating their level of awareness on this subject. The paper then interrogates the women's perspectives to determine their capacity for economic empowerment, and caps up by discussing how and why these rural women should be empowered.

Methodology

This paper took a qualitative approach and anchored its arguments on the feminist and socioeconomic development theories. In its operation, the former addresses the woman question as concerns examining specifically the social constructs around women, their position in the society and the impact of development processes on women. It aims to understand the nature of gender equality or inequality. On the other hand, the latter focuses on economic development and considers increases in democracy and human choices as a direct outcome of economic development. In relation to women, the socioeconomic development approach holds that economic development is central to increasing the pool of women eligible for positions of social power. The two theories worked hand in hand as the paper navigated the question of access to and control of economic resources for purposes of production and the aggregate impact on the quality of life for the society in general and women in particular, especially in the emergent global concerns of gender equity and economic empowerment.

In the process of collecting data, I asked the women to tell me how they functioned within their communities and with their families. Some of the information I sought was to help gain answers to the hypothetical questions on awareness, access, control and investment. The answers to the said questions were to be derived from observing how the rural women negotiated through their life situations as well as listening to their views about the lives they lived, as narrated through oral testimonies, and/or as revealed through organized as well as impromptu oral performances. In other words, apart from engaging individuals and groups in a one on one oral testimony through which the respondents narrated their experiences, expectations and perspectives, I also got much information from group oral performances, especially songs and dances.

The Working Rural Women's Perspectives on Economic Empowerment

The essence of this paper was to rate the level of awareness of the working rural woman on matters of economic empowerment. From my interviews it transpires that the majority of these women working in their communities are illiterate or semi-literate, the latter category comprising the younger generations, some of whom dropped out of school early in life, while the former comprising the more elderly members. Apart from majorly working on the farms as their primary occupation, some, in addition, engage in small scale businesses such as making and selling porridge, hawking small items at the shopping centres, selling *omena*, vegetables, and many other sellable items. Back at home, the majority prepare basic meals such as potatoes, cassava, *ugali* and green vegetables, or *omena*, and so on. Besides, while some have been exposed to modern cooking *jikos*, over 95 percent depend on the traditional cooking hearths that use firewood.

Seeing how simple the life of these women is, one begins to wonder – just as I did – whether they ever get any access to the big terms we apply out here such as Women's Economic Empowerment, and/or if they do, whether it means anything to them. In trying to get answers to these questions, it made true the common maxim that says that you may deny your neighbour the meat but you won't deny them the aroma. Perhaps these women do not get the rare opportunity of hearing lessons on women economic empowerment, but somehow, the aroma has evidently reached them. I reached this conclusion when I heard some of the messages in their folk performances, a common activity for which some have even formed regular dance groups. One song, for instance, seems to remind each of them to work hard for self-empowerment:

Soloist: <i>Eliuba elio, neliuba elio</i>	This time, is the time
All: <i>Nawe khola emirimo</i>	For you to work
Soloist: <i>Eliuba elio, neliuba elio mubakhaye</i>	This time, is the time, fellow
women All: <i>Nawe khola emirimo</i>	For you to work
Chorus: <i>Ee, ee!</i>	Eh,eh!
<i>Eliuba elio nawe khola mirimo</i>	This time, is the time for you to
<i>work Nonadong'e musiguri</i>	To keep afloat
<i>Nawe khola emirimo.</i>	This is the time for you to work.

The song above is a common song sung among women's groups. It could be interpreted as an exhortation by women to fellow women to rise up and work: "*This time, is the time for you to work, to keep afloat*". It makes sense to interpret the "*keeping afloat*" as a state of managing oneself, or simply managing life. It is perhaps the keeping afloat that comes with economic empowerment and the ability to be self-reliant. Whatever the working to keep afloat means, this song is a demonstration that the women understand their position in life and they recognize the value of work as a means of economic empowerment. Indeed as one woman remarked: "*If we didn't work day and night, our children would go hungry.*" This reminded me of another remark that I had heard from another woman earlier: "*A family stands only if the mother is a worker and standing.*"

The exhortation of the women performers to fellow women to work, as well as the observations by the two women cited above, elicit another curious question of where the work is to be carried out. Being majorly workers on the farms that they keep for growing food crops and some cash crops, their place of work is the farmlands.

This is in line with an analogy I gave earlier of land as the stage and the women as actors on that stage. The substantive question is: How much do they control this farmland as their stage of operation? Does the land belong to them? Can they use it at will? As a matter of fact, anyone familiar with matters of land ownership in Kenya may not waste time trying to investigate these questions. Statistics of the state of land as far as women are concerned are well known, as I show below:

The Kenya Demographic and Health Survey, gender disaggregated data analysis report of 2014 indicates that land under women-alone ownership is about 7%. Meanwhile, the Kenya Land Alliance Progress Report on Land Ownership shows that between 2013 and 2017, out of the 10,129,704 hectares of land titled, women only got 163,253 hectares while men got 9,903,304 hectares. This ratio represents approximately 1.63% for women compared to 97.76% for men. These figures reveal that land ownership is almost entirely a preserve for men. (Muleka, 2021:13).

From the quote above, facts are quite clear: the women workers who produce up to 80 percent of the food consumed by families as cited in Koroleva (ibid) work on land that belongs to other people. This means that they cannot use it at will. Even though the 80 percent is an average representing the practice the world over, Kenya's case could be said to be a representative cell of the rest of the world. Indeed it goes without saying the situation, as I have shown earlier, will not facilitate meaningful economic empowerment for the women involved. Their situation falls far below what, for example, CARE International (2016:7) stipulates as the conducive environment for possible economic empowerment for women:

Women's economic empowerment is the process by which women increase their right to economic resources and power to make decisions that benefit themselves, their families and their communities. This requires equal access to and control over economic resources, assets and opportunities as well as long-term changes in social norms and economic structures that benefit women and men equally.

What are the possibilities of women in Kenya in general, and rural women in particular, of gaining equal access to and control over economic resources such as land, for optimum production, that CARE suggests? Perhaps this can only remain a hypothetical question. I guess that the majority of adult Kenyans today are familiar with the furore that followed the promulgation of the Constitution of Kenya (2010) that mandated girl children and women for that matter to inherit ancestral land. Indeed one of the most passionate arguments for wanting to shoot down the preceding Kenya Draft Constitution during the 2005 Referendum by a good section of Kenyans was on the question of inheriting of ancestral land by women. A clause in the draft constitution addresses gender parity in society suggested that girl children, or women, for that matter, be constitutionally mandated to inherit ancestral land, as was the case for boy children and men. Many saw this as contravening the land and property ownership conventions among many Kenyan ethnic groups, the majority, if not all of whom are patriarchal in their social setups, in which only men officially own property. Women then benefit from these privileges by virtue of being married to the male owners. On the other hand, society expects girl children to go away and get married when they come of age. Evidently, this state of affairs has not changed much. What do the women have to say about this?

One song from one of the performances that I attended seemed to give me a hint on the women's opinions on land acquisition. I would perhaps interpret the song as the women's hopes and aspirations:

Soloist: <i>Bakhaye boMundika</i>	Women residents of Mundika
<i>Khwenyanga obweruki</i>	We seek to govern ourselves
All: <i>Lero bakhayire</i>	Despite resistance
Soloist: <i>Bakhaye boMundika</i>	Women residents of Mundika
<i>Khwenyanga obweruki</i>	We seek to govern ourselves
All: <i>Lero bakhayire</i>	Despite resistance
<i>Lero bakhayire</i>	Despite resistance
<i>Muche mulole bakhaye</i>	Come and see the women
<i>Bakhenga iyeka</i>	With a claim to land
<i>Lero bakhayire.</i>	Despite resistance.

This song appears to posit the women as seeking to govern themselves, or perhaps, demanding for space to make their own decisions, despite the resistance they are sure to face and already facing. It, of course, goes without saying that the possibility of the women governing themselves could open greater opportunities for a greater claim to land ownership and more economic empowerment. "If we own the land, we will have a say over the same," one woman leader points out like a fortune teller. Indeed, the optimism of the performers in the song above is unmistakable. They sound as if their wish is already acceded to by those expected to resist, the women go ahead to invite onlookers to come and see how they (women) go on to acquire land.

Obviously this is without doubt a very controversial idea, since it could be seen to shake the very core of the hitherto patriarchal setup and beliefs. The controversy is further heightened by the fact that this is a performance by people at the grassroots, women, perhaps without much education. These are not the elite women who have often been associated with independent thought. I termed the latter song, simply as revolutionary and idealistic. Indeed one man I talked to at the sides termed the suggestion, 'wild imagination'. Far-fetched as the man described it though, this is quite possible and it is perhaps already happening.

This is what I observed in my previous research:

Land ownership by women has a close relationship with women governing themselves. A woman who owns her own land is always likely to make decisions on how the piece of land will be utilized without facing the restricting control of the man. On the other hand, a woman who has also built on the land she owns is almost always likely to be free to make her own decisions on how to run her home.

Notably, it is becoming less and less surprising today that women are now buying land and building. This, as a result, is beginning to open greater possibilities for the women to make their own decisions. While such possibilities demonstrate the women's economic abilities, they also open space for continued economic growth that results from the freedom for the very women to control the proceeds from their farm labour. Of course it should not sound like women's economic empowerment must hold hands with "women alone" establishments. What the realization actually means is that women's access to means of production such as land and the freedom to decide on how to utilize it are significant considerations for their possible economic empowerment. It is then true when CARE International (quoted above) suggest that, women economic empowerment requires equal

access to and control of economic resources, assets and opportunities as well as long-term changes in social norms and economic structures that benefit women and men equally.

The Prospects of Rural Women for Economic Empowerment

As already hinted at, the possibility of ignoring the rural women during the women's economic empowerment dialogues is quite high. Often one may wonder whether the rural women have the capacity to digest economic empowerment ideas and ideals, some of which are, of course, lofty and high-sounding. As a matter of fact, an attempt to bypass the rural women would be tantamount to locking entire communities and locations out of their means of existence. As alluded to earlier, women literally feed the world. Indeed, the fact that families and homes depend on women for the day to day running of the household is beyond question. It appears that the women themselves are surely aware of their worth in the family and how much their influence is spread. And perhaps if nobody wanted to be reminded about this fact, the women themselves express the same through their narratives as cited above and group performances. A leading performance group in one of the villages performed the following song for us:

Soloist: <i>Mukhasi alandire</i>	A woman has spread
<i>alandire mudala</i>	spread in the homestead
All: <i>Ngeinderema</i>	Like the creeper weed
Soloist: <i>Mukhasi alandire</i>	A woman has spread
<i>alandire mudala</i>	spread in the homestead
All: <i>Ngeinderema</i>	Like the creeper weed
Soloist: <i>Mukhasi alanda</i>	A woman spreads
All: <i>Alandanga mudala</i>	Spreads in the homestead
<i>khukhira inderema.</i>	more than the creeper weed.

The creeper weed is known to have the capacity to survive in any conditions and to dominate all the plants within its environment. Furthermore, it is a vegetable that saves the community because when all other vegetables have been scorched and died, inderema, the creeper weed survives because it is very resilient. The likening of the woman to the creeper weed, one may argue, could never be more apt and accurate. The resilience of women in whichever facet of life cannot be gainsaid. Therefore, the significance of this song need not be overemphasized. It may be said to point to where one should invest for the future. The song further delves into the debate of social empowerment of women, which indeed is a pre-requisite for economic empowerment. The argument here is that for one to negotiate for economic empowerment, their position in society must be recognized, secure and appreciated.

Still staying with the rural women, their performances further reveal that they, in fact, not only see the need for visibility in society but they also negotiate for that visibility. As another of their songs appears to state:

<i>Ndi mukhasi wayera khuloma</i>	I am a woman who qualifies to speak
<i>Ndi mukhasi wayera khuloma</i>	I am a woman who qualifies to speak
<i>Oweing'ombe yarera</i>	One for whom a cow was paid
<i>Ndi mukhasi wayera khuloma</i>	I am a woman who qualifies to speak

The woman in this latter song declares that she qualifies to speak. This is because she has a right to be where she is. A cow was paid for her which traditionally makes her a bona fide occupier of where she is. This serves her in two ways: being a rightful member in this space, she qualifies to give her opinions or make decisions on matters

concerning her life. Consequently, the power to voice her concerns, and/or make her own decisions has the potential to increase her right to economic resources and economic empowerment. Otherwise, whether the rural woman succeeds in winning herself the space to express herself or not; achieve economic empowerment or not; what is important for this paper is the realization that she is aware of what is her right.

Why and How Should the Rural Women be Empowered?

Estimated to be the producers of up to 80 percent of the world's food, women deserve a majority say over the means of production such as land. This would surely ensure greater food security in the world. Yet as Sylvia Tamale (1999), points out, *“the patriarchal legacy relegates women to the lower rung of the social ladder and denies them space to talk or participate in public activities”*. Apparently, this is the kind of treatment that the women singers in the latter song above appear to be petitioning for. Being bona fide members of their communities, women demand to be allowed space to have a say on family resources. Who, for example, controls the proceeds of what is earned from the sale of excess food produce? From the women's own narrations, the husbands in most cases will, say, sell the excess maize, keep the money and possibly 'reward' their wives with a kilogram of sugar, or beef, or both if the spirit of generosity is the one dictating the situation.

One sometimes wishes that it were the women controlling the finances that come from the sale of excess family produce, for the sake of the family's economic stability, because it is true what the women stated, that is, they had to work day and night to feed their families, or that a family's stability depended on the stability and hard work of the mother.

Taylor and Perezniето (2014:40), in listing why women's economic empowerment is important argue that:

When women have the right skills and opportunities, they can help businesses and markets grow. Women who are economically empowered contribute more to their families', societies' and national economies. It has been shown that women invest extra income in their children, providing a route to sustainable development. Empowering women is the key to economic growth, political stability and social transformation.

The interpretation of the above observation then is that women are more prudent spenders. Consequently, empowering them economically would, in fact, be empowering society in general. Indeed, CARE (2016) observes that throughout history, the central role of women in society has ensured the stability, progress and long-term development of nations.

Meanwhile, before I conclude this paper, I would like to revisit a question that I had earlier foregrounded: “How can women be empowered?” The answer to this crucial question had been hinted at by the women themselves through their song quoted earlier, in which they demand for the liberty to govern themselves as well as own land, much as they were aware of the resistance mounted by the society. Indeed, the issue of land ownership would not come out more vividly than it did from one woman leader in one village:

As girls in our ancestral homes, we cannot have land. This is to be left for our brothers. We are literally evicted from our ancestral homes because our land – as it is promised – will be found in our marital homes. But once married, we now live as squatters without any particular rights to our marital land. When our

brothers-in-law share the family land, we are left out just as it happened when our brothers divided the ancestral land.

This scenario as described by this woman leader places the women in a state where they cannot make decisions over land use, which consequently jeopardizes their economic empowerment. Decision making is a key ingredient in economic empowerment and comes top in Hirschmann's (2001) prescriptions of how women can be empowered globally. These include placing women as leaders and giving them decision making roles; creating more job opportunities for women; investing in women's entrepreneurial ideas, emotionally and financially; taking action against unpaid labour; and mentoring women personally and professionally.

If Hirschmann's suggestions were anything to go by, then the rural woman is far from being empowered. To go by the list, placing women as leaders and allowing them decision making roles seems to be a mirage in the largely patriarchal setups that the women inhabit, as we have already seen. On job opportunities for women, the rural woman already has her job – the farm. This is often dictated by their level of education that sometimes leaves them with no choice but to labour on the farms. While farm labour is a decent occupation which cannot be demeaned, the fact that the woman worker on these farms has no access to and control over what the farm produces, as already noted, makes it a thankless endeavour, unpaid labour, to be exact. Besides, often their entrepreneurial ideas go to waste because the decision and power to invest in the ideas reside with somebody else: the male owner of the means of production. In a way then, the work that the rural woman worker does on the farm, if not just to feed her family, may pass as unpaid labour because it is the man, in the majority of cases, that takes charge of the sales that may occur in the event of excess. Most of the women that shared their experiences with me

confirmed that their husbands were in-charge of the money in the family, and more often than not, would rather bring an item that was felt to lack at home than hand cash to the women for the same.

While one appreciates the efforts such as affirmative action, or two-thirds gender rule and other actions initiated every now and then, that target to bridge the gender gap between men and women, these efforts may at the most benefit the women elite. As it stands the rural woman worker is likely to remain at the periphery and to only continue praying for a dawn that will come with a revolutionary swipe that could then enable economic empowerment for them. What is, however, of significance for this paper is the realization that the rural women workers – as revealed in their sometimes very revolutionary songs – are aware and conscious that another world exists out there which is different from the one they are occupying and that it is that other world to aspire for. Perhaps, using the metaphor popular among Kenyan politicians, the women are fully aware that there is a Canaan which only requires a Joshua to lead them to.

Conclusion

This paper set out to find out what the rural women, commonly called the ordinary women, knew about women economic empowerment. This was to happen through oral testimonies from the women as well as the oral performances that were done without any set expectations. For the women, they knew that they were simply entertaining me as well as my friends who accompanied me. So, the songs that they performed, some of which I found quite revolutionary were actually what I would consider an unconscious self-revealing. While I had hypothesized a community that was unexposed and unaware of their rights, the findings proved otherwise. From the performances and testimonies, I came to the conclusion that much as the women lived a life of poverty and deprivation; they were fully conscious

of the fact that they women needed and were ready for economic empowerment. In the songs, they go on to pronounce what they would aspire to do to achieve economic empowerment. Apart from encouraging one another to work hard to make it, they also declare their wish to be heard and to be allowed to make decisions that concern their economic empowerment. They also aspire to own land. Besides, they vividly see the relationship between their low economic status and their limited access to land.

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AFRICAN WOMEN'S DIGITAL FLIGHT: THE BRIGHT FUTURE OF THE GIG ECONOMY

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Abstract

Women have been underprivileged in terms of economic security for years. While the 20th Century saw their lives getting better through the informal sector employment, the 21st Century has brought in a new outlook with the coming of the digital age. This paper focuses on how women's livelihoods in Africa are changing in the era of rapidly evolving information and technology space with specific focus on the Kenyan scenario. The Gig Economy has grown tremendously over the years and unlocked new opportunities for women to access freelance work on digital platforms from the comfort of their homes. The paper uses desktop review to analyse the status of the digital economy and women's empowerment in Africa. It highlights existing challenges and reflects future prospects to promote women's economic empowerment in this emerging sector by addressing gender gaps in access to suitable technology and infrastructure, unpaid care work, social protection, gender earning gap, education and skills development and legal protection. It proposes key recommendations, including strengthening labour laws and regulations, equal employment opportunities, need for more investment in new technological innovations, collaboration with training institutions to equip gig workers with soft skills such as communication and marketing and addressing negative gender norms and stereotypes on access and use of technology.

Key Words: Gig economy, employment, women economic empowerment

Introduction

The Gig economy is referred to as “exchange of labour for money between individuals or companies via digital platforms that actively facilitate matching between providers and customers on a short-term basis” (BEIS, 2018). The ‘Gig Economy’ was initially formulated in 2009 by Brown (Brown, 2009). The gig economy is also known as the ‘sharing economy’, ‘collaborative economy’, ‘platform economy’, ‘on-demand economy’ and ‘human cloud economy’

(Steward & Stanford, 2017; O'Connor, 2015). This economy refers to economic activities involving temporary or freelance workers to perform jobs for the service sector. It entails work carried out on digital platforms that users depend on for the supply and demand of work (Hunt & Samman, 2019). As it is a digital economy, it involves use of digital platform applications to market labour (Taylor et al., 2017). It includes two forms of work. One is the transaction via platforms but delivered locally, hence,

requiring workers to be physically present such as the Uber taxi drivers and food delivery. The other form is the transaction and delivery of work through remote digital platforms which include software programming to data entry (Huws et al., 2016). Local gig work is in demand due to the workers' ability to organize themselves for employment. The gig economy has huge benefits for workers, especially women, businesses, and customers, as working is becoming adaptable from any location and flexible to the needs and demands of today's lifestyles (Staff, 2020).

As jobs are being built-up based on global value chains, companies are locating their job functions where there are labour market strengths. Overall, technology takes lead into the revolution of the job market. This includes mobile apps and on-line platforms which work wonders with mobile internet and availability of cheap power. This has resulted in the changing of business models as they can use remote workspaces, have flexible job hours, use digital age technology and on-demand work. This new emerging economy is referred to as the 'gig economy' (World Economic Forum, 2016).

Globally this economy has experienced tremendous growth in the last few years. Its success is attributed to increased adoption by companies which were experiencing high operational costs. This economy has also played a key role during the pandemic of COVID-19 where many companies have suffered. According to Mr. Ryder, Director General of the International Labour Organisation (2020), unemployment levels rose to approximately 25 million, including 190 million globally unemployed people, resulting in income loss of approximately US\$3.4 trillion due to the COVID-19 pandemic. Companies are now geared towards changing the future of job markets through digital technology via online platforms and mobile applications (Johnston & Land-Kazlauskas, n.d.).

The objective of this paper is to establish how women in Africa can be empowered through the Gig economy by the theory of drivers of change. The paper aims to seek answers on improving women's lives with the adoption of the Gig economy in Africa, the challenges as well as the successes.

Women's Employment Evolution in Africa

This section discusses how women's employment has evolved over time. The Gig economy has brought new opportunities for women's employment as a significant growth is forecast in traditionally women-centred sectors – especially in areas of household chores (Atkinson, 2017). The 'gig' economy can help reduce the gender wage gap as more than half of it is due to women being inflexible to the nature of work (German et al., 2019). Online platforms can provide new opportunities to enhance women's employment. Women can benefit from part-time flexible working (Cook et al., 2020). Hyperwallet reports show 86% female gig workers find this new economy as an opportunity to be at equal levels with their male counterparts in terms of payment. (Hyperwallet, 2017).

Over the years, global gender disparities in economic investment patterns and employment opportunities have widened across different areas of the economy (Atkinson, 2017; Suda, 2002). The inequality is partly attributed to the slow process of mainstreaming gender towards poverty eradication and employment policies, strategies and programmes in cross-cutting, coordinated and multi-sectoral way. Another reason is the structural, social and cultural barriers to women's participation in the formal and informal employment sectors. These factors have contributed to the low productivity and pay of women's labour and persistent under-representation in senior management positions in both the private and public sectors.

Women's Employment in the Twentieth Century

During the precolonial period Africa saw women's participation in herding and farming. Their contribution increased in these two sectors during the British colonial rule due to more men leaving subsistence farming to join the world wars (Baumann, 1937). These tasks were burdensome and time-consuming for the African women (Bosurup, 1970). Studies by Over (2020) and Hunt et al. (2019) have shown that women were disproportionately few in the formal wage employment sector. The number of women as compared to that of men among regular employees and skilled workers as very low in the twentieth century. They also suffered limited opportunities and access to formal employment, hence, they confined themselves to activities in the informal sector which is still the case in the twenty-first century.

Women's participation in the labour force is explained by specific factors (Stichter, 1977). One hindrance was the lack of access to factors of production and services such as education and training, assets and technology (Over, 2020). The other factors were changes in the economic and political landscape and the social attitudes towards women, especially lack of gender sensitive employment and inadequate skills. Women-owned enterprises in the informal sector were small and experienced slower growth in comparison to men.

Some key issues facing women in the employment sector include social justice and social security which is still the norm in the twenty-first century (Bardasi & Wodon, 2010). Social justice is a tool used to attain human dignity by enabling equity and equality for both men and women. It seeks to achieve an increase in business growth while promoting the protection of workers from exploitation. It requires mutual understanding and fairness between employers and workers. This takes into consideration the different

areas in which women engage, availing engagement platforms and addressing the needs of women living in poverty who do not have access to the digital economy but could engage in it, if facilitated. Social security is aimed at protecting employees from social conditions such as poverty and unemployment. It is a tool to ensure income maintenance and social protection. Social security is important for enhancing the working conditions of women workers and protecting them from financial instability and poverty (Bardasi & Wodon, 2010).

Women's Employment in the 21st Century

The International Labour Organization (ILO) has recognised women's work through setting up protectionist laws and laws on promoting the principles of equality. Women's working rights were acknowledged in 1919 when the 1st International Labour Conference was held and laws prohibiting women working at night and ensuring maternity protection for working women were passed. In the 1970s, the ILO defined informal as 'working poor' and these people were mostly in the urban areas of developing countries and worked on small scale, were self-employed, and were not recognised by governments (ILO, 1991). However, things have been changing as the majority of women are working in both rural and urban areas but are hardly recognised economically, socially and culturally as most of their jobs are in the informal economy and involve agriculture, tailoring, housework and taking care of children. Globally, as per the World Bank, women representation in total employment is less than 40% (World Bank, 2021).

Women's lives have changed since the Beijing Conference of 1995 and the adoption of the Sustainable Development Goals (SDGs) as they focus on changing the lives of women by economically empowering them through SDG No. 5. The 2030 Kenyan Agenda for Sustainable Development is also

a way forward to address the gender inequalities at work whereby women continue to be affected by obstacles in getting access to decent work.

Employment in Kenya in the 21st Century is categorized into three sectors namely: formal (wage employment), informal which entails work in the household sector and small-scale agriculture and pastoral activities (De Giusti & Kambhampati, 2016). In the formal sector, there are the private and public sectors. The informal sector forms an integral part of the Kenyan economy. It is essential in employment creation, income generation and production. The informal sector mainly entails semi-organized, unregulated and small-scale activities. They are characterized by simple and low use of technologies. In 2020, the female labour force in Kenya accounted for 49.03% of the total labour force (Trading Economics, 2021). The data in Figure 1 shows working women in the last ten years.

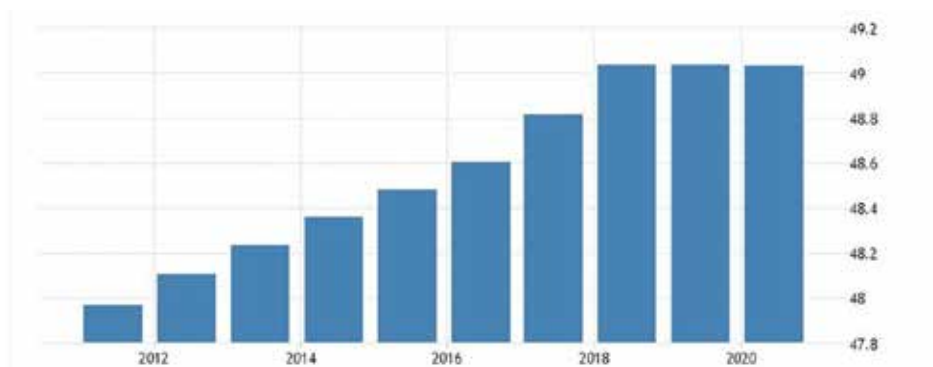


Figure 1: Working women in the last ten years in Kenya

Source: Trading Economics (2021)

Women's Labour Force Participation Rate (LFPR) is at 49.03% compared to men's LFPR which is at 77.73 percent (Trading Economics, 2021). In terms of wage employees, 30% are women and 50% are men. Women earn less than half of men's salaries in the same jobs (USAID, 2017). The majority of women still work in agriculture (55%) compared to men (40%), while 18% of the men work in the industries as opposed to only 5% of the women (Government of Kenya, 2020).

Women remain lowly represented in the formal sectors, especially in higher occupations (Kimani, 2017). Nevertheless, there are positive outcomes in the private sector with companies such as Safaricom promoting gender responsiveness in the workplace. In Kenya, 54% of micro, small and medium enterprises are owned by women. However, women-led businesses earn 47% less profit than those under

men as women have low access to finance (12.3%). Also, many women (31%) compared to men (20%) depend on mobile money markets such as MPesa (Central Bank of Kenya, 2019). This increases the cost of their loans as interests on loans are high. In addition, social and cultural norms prevent women from making economic decisions in the 21st century (UN Women, 2016).

In Kenya, women work longer hours than men. Men work six to seven hours while women work 15 to 17 hours (Oxfam, 2019). For women in rural areas, their time use is worsened by climate change resulting in reduced access to wood fuel and water, forcing them to travel longer distances for water and fuel (Wambui, 2019). At the same time, the society continues to assign girls and women reproductive roles, resulting in their vulnerability to diseases (Nyasimi & Huyer, 2017).

The 21st century ushered in the Information and Communications Technology (ICT). ICT is a productive resource facilitating access to markets and information (World Bank, 2018). It has promoted women's economic empowerment by allowing them to operate multiple roles simultaneously. It is critical to note that the gender gap in access to ICT is reducing. An example is of mobile phone ownership where both gender own mobiles equally. Internet use in urban areas is 20% for women while 25% for men in comparison to rural areas where it is 11% and 16% respectively. At the national level, computer usage is quite balanced, 9% for women and 11% for men.


In the education sector, enrolment rates are fairly distributed through to the university (KNBS, 2020). However, there are gaps in the selection of subjects. For example, 21% male students compared to only 11% females have completed Science, Technology and Mathematics (STEM) courses. Since less women take up STEM courses, it prevents them from obtaining higher status and professional jobs (World Bank Group, 2019). In the last two decades, though women have accelerated in educational achievements, it has not contributed to an improvement in their work positions. As women still tend to be regarded as household workers, this has contributed to an important determinant of gender inequalities at work (ILO, 2016).

Digital Gig Economy and Women's Employment in Africa

The world has moved to the start of the fourth industrial revolution where everything is part of a sharing economy. There are lots of developments taking place, including the 5G tech world, 3D printing, the world becoming one-global economy and all systems are becoming SMART - jobs, homes and economy. This means that there is economic transformation where many jobs are threatened and existing jobs are undergoing vast changes. This

includes changes in space as new opportunities are arising due to change in management and a recognition of gender equity. This change is inevitable and will continue, indicating that jobs which exist today may not be there tomorrow while there will be many totally new jobs! This is taking place due to such drivers of change as demographic, educational, socio-economic, geopolitical and technological. With technology and innovation, there is need for change of skills and occupational requirements (Behrendt et. al., 2019). In this paper, the theory of drivers of change is applicable where the change is of many

Africans are realising that for economic progress, both men and women should play an equal role and should be equally recognised by the society.



women being employed due to the drivers, namely education, technology and innovation, changing roles of society where jobs done by men are also being done by women and the implementation is being put in place by Conventions, national policies and institutional approaches (Dentinger & Derlyn, 2009).

The theory of drivers of change can be explained from the point of African Feminism and economic empowerment of women. The African Feminism supports that man is privileged with all the rights at the expense of women. This stereotype runs in the blood of the African men since the times of Adam and Eve and continues even today. However, with the 4th Industrial Revolution, Africans are realising that for economic progress, both men and women should

play an equal role and should be equally recognised by the society. The African man has realised that though being patriarchal, with the digital economy, the womenfolk can manage both household chores as well as do office work from home – an indication that both jobs can be managed simultaneously without necessarily leaving the house. This helps women contribute towards household expenses and thus improve the standard of living of the family. This further means that if women are educated and are ready to embrace the available digital technology, they can pull themselves out of the poverty trap. The digital technology is a blessing in disguise for women as it is enabling them to be equal participants on the job markets. A country like Kenya now needs to come up with policies on how women can be protected in the digital job market. Individual companies, such as Safaricom which is a telecom company, have already put in place structures to protect women's rights. At the same time, they are aiming to provide equal opportunity and are applying the principle of 'leave no one behind'.

With the growth of the digital Gig economy in Africa and the globe, there are opportunities for the youth and women as they can work from any space and at any time (Microsave, 2020). Figure 2 illustrates the motivations between men and women taking up gig work where women have additional income, can make their own decisions and have self-identity.

Figure 2: Motivations between men and women taking up gig work



Source: MicroSave (2020)

Today things are brightening up for women. Many companies are prioritising women to be at the helm of senior management. According to the World Economic Forum (2016), 53% respondents indicated that they would promote women in senior management positions. A further 58% indicated that if women were promoted at the highest level, there would be better efficiency. This increase in the women labour force further improves the women's economic power and shows a positive correlation between the

gig economy and women's employment growth. This proves the theory of drivers of change – demography, socio-economic and technology being effective. As per the World Economic Forum (2016), from 2006 to 2016, only 3% of the gender gap had been reduced but with the advancement of the gig economy, it is projected that this gap will reduce further.

With the gig economy, women can balance office work and chores at home. According to the Uber Newsroom (2016),

Freedom is helping (literally) drive another wave of women's empowerment: the opportunity to fit work around life, rather than the other way around. For women around the world, Uber offers something unique: work on demand, whenever you want it. Drivers can make money on their own terms and set their own schedules.

Furthermore, the Uber app is also a blessing for women. *"The Uber app is liberating for the single mom who can turn off the app to pick up her children from school, and then turn it back on once they've been dropped off at soccer practice"* (Uber Newsroom, 2015). Egypt's women have taken this to their advantage. The freelancing platform Upwork (formerly Elance) states, *"the majority of women working for labour platforms find it easier to be hired for a job online while working for multiple clients than to compete for a full-time job in a traditional fashion"* (Elance, 2013). This is ideal for women globally as they are the care givers of their family.

Africa has been termed as the future Silicon Savannah. This is based on the real-life problems where real-life solutions are obtained using digital solutions such as M-Pesa. Kenya has been doing very well in this area as Safaricom has been the first mobile provider of mobile money globally. Moreover, it caters for 45% of Kenya's Gross Domestic Product (GDP). It also has mobile banking facilities through banking applications. This has been a plus point because of faster broadband speed where Kenya is even ranked higher than Austria (Identifier, 2019). At the same time, mobile penetration is at 87% (ibid).

In Kenya, the growth of the gig economy is attributed to the vibrant digital technology. This system was backed by the undersea optical fibre cable that increased the country's internet connectivity and made broadband cheaper (Stuart et al., 2015). In addition, the country has pro-tech entrepreneurialism policies that

promote economic development through technology under Vision 2030 (Graham & Mann, 2013). There are also active government programmes such as the Ajira Digital that seeks to enable over a million women and youth to access digital work. Kenya's Incubator Hubs with their labs are women focused. For example, in Nairobi, the Nailab focuses on start-ups and involves women. Also, there is the Akirachix which has been encouraging women to join e-technology (De Beer et al., 2017). Nairobi city is growing as a 'freelance capital' following the merger of tech companies including Taxify, Lynk, Uber, AirBnB and Kuhustle

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(KenDesk, 2017). These online platforms connect individuals with available jobs. Labour conditions in Kenya have been instrumental for the growth of the gig economy.

The Lynk platform was setup for the informal sector in Kenya in 2017. This sector has over a thousand members who are connected in two ways – one by using an online job matching platform where blue-collar professionals and artisans are connected and the other is by setting up an online store where artisans show their skills and sell their products to the prospective buyers. The focus of this platform was to cater for jobs for women and enable them to

be paid better. The overall aim was to understand the challenges and needs of women. The online platform provides training tools and low cost loans to informal workers with focus on women. The platform's initial research indicated that 38% of blue-collar workers were women (Lynk, 2020). According to research done by Chege and Kariuki in 2016, 30% of Kenyan women have technical and vocational training but only 5% worked in construction and engineering-related sectors where hands-on approach skills were needed. In order to help women overcome these hurdles, Lynk has been encouraging women to participate more in male-dominated jobs such as carpentry. It also helps them find markets, buy materials at subsidised prices and get micro-loans. This pilot project is bringing in success as the women earned 73% more than those in the beauty parlours. Based on the assistance the women got from Lynk, 93% indicated that their livelihoods had improved after joining Lynk. At the same time 64% indicated that they acquired new skills (Lynk, 2020).

South Africa has emerged as the entry point for Africa as the leading international gig players, including Fon, Airbnb and Uber (EOS Intelligence, 2017). Incorporation of freelance workers, especially women has been identified as one of the factors that have a positive impact on the country's business (Deloitte, 2017). Local competition and entry of global companies have improved employment chances resulting in local gig companies catering for similar services.

The poor economic conditions of South Africa, like in Kenya, have provided a supply of labour. Besides employees, especially women, are ready to work for poor pay as they do not have any better options. Labour force survey data shows 48% of employed women work in the informal sector as compared to 31% men (STATS SA, 2018). Black African women have been experiencing low formal employment rates due to Apartheid laws prohibiting them from

entering paid labour force. These women have been restricted to domestic work for the white households (Du Toit, 2013). Women are not being 'attracted' by demand for their work but are 'forced' into jobs due to low-income generation by male members (Casale & Posel, 2002).

Women gig workers and consumers may risk their lives when work requires physical presence (De Stefano, 2016). Female customers complain of insecurity when riding taxis on digital platforms. There have been reports of sexual harassment and women being reserved to serve male customers at night. In terms of income disparities, the South African Uber case study found that male drivers earn 7% more per hour than female drivers. This is because of the mechanisms of higher pricing and variation in idle time. In essence, hourly earnings on Uber vary by time of week and location. Men also tend to drive in more lucrative locations. In addition, men earn better incomes due to their willingness to drive in areas with more drinking establishments and higher crime rates (Valentin & Emanuel, 2019).

Methodology

The development of this paper was informed by a comprehensive literature review on the existing landscape of gig work in Africa. The paper has relied on secondary data from reports of high-ranking institutions such as the Bretton Woods Institutions (World Bank and IMF), global organizations, including ILO, government reports and researches. The paper explains the role of women in the informal sector and how their lives are changing with the adaptation of the gig economy where both informal and formal employments are a value addition. More specifically, the paper looks at the types of platform work where female workers are engaged the challenges they face and the opportunities they have. The paper makes some key observations and suggests recommendations to enhance women's participation in this sector.

Findings: Gaps in the Gig Economy and Women's Empowerment

The gig economy is a novel sector on the labour market. However, some specific issues that touch on gig workers have already emerged. These include social protection, financial inclusion, gender earning gaps and education. This section discusses the key issues affecting women in the gig economy in each of these areas.

Social protection stands at the core of the debate on the gig economy. This is a key factor, especially for the precarious and marginalized workers, most of whom are women. In the gig economy, challenges about social protection are founded on historical issues such as unequal distribution of unpaid work between men and women and rampant undervaluation (De Stefano, 2016). On-demand platforms might have the adverse risk of increasing the vulnerability of women gig workers. In contrast, bad social protection policies can reinforce and replicate gender inequalities (Behrendt et. al., 2019). This is because policy designs based on assumptions concerning gender roles compounded by the interaction between existing inequalities and policy design can result in gender gaps and may fortify gendered divisions of labour. Social protection reform offers an opportunity to deal with work-related inequalities and gender policy gaps (Berg et al., 2018).

Infrastructure development and service delivery is an essential step for spurring growth in Africa. Infrastructure has long operational life, hence, exclusion of gender in the infrastructure life cycle can lead to gender inequalities for decades (Prassl, 2018).

The gig economy is a new avenue and there is little known about the challenges workers will experience in future (Barzilay & Ben-David, 2016). For example, the working relationship between workers and companies exposes employees to the risk of

exploitation. Lack of regulation in the gig economy will result in novel imbalances in the relationship between workers and companies. There is a possibility that the new system will give companies a chance to escape from certain responsibilities touching on the rights of workers. Due to toxic masculinity, women can be seen as only suitable for work in the domestic spheres. Clients might refuse to be served by women service providers because of sexism in society.

The educational system in a particular country is one of the factors that can explain gender segregation on the labour market (Manyika, et al., 2016). Caring and educating jobs are viewed to be feminine while science remains to be perceived as a male discipline. Lack of education can be a barrier to women who wish to participate in the gig economy (Lepanjuuri et. al., 2018).

Under the Gig Economy, employment insecurity is a major issue, especially for women. Employment in the gig economy is not protected in the way other jobs are secured by contracts which are for two or more years and both parties have an option to end the contract by giving notices. To the contrary, in the gig economy all users have the freedom to end contracts any time. This is very risky as it can make one redundant without any preparedness. It can also have a devastating physiological impact as this job firing comes without any notice (Cheng & Chan, 2018).

Research carried out in Kenya, Nigeria and South Africa by Graham et. al. (2017) indicates that 43% of all gig workers feel they can be replaced anytime and anywhere. According to a South African woman gig worker, *"there's a lot of people out there, if they're not satisfied with you, they are going to try somebody else ... So they can replace you. This is one of those jobs that you can be replaced."*

This indicates that the online platforms always boast that their workers are on call when on-demand and when they don't need them, their services can be terminated at any time. In most cases women suffered the most because they were the ones who were fired more often than the men as women were told that they were less productive since their focus was more at home because they were working from home and gave less dedicated service to their work.

As the gig economy is now global, people can be employed from anywhere. However, women have indicated that when they apply and disclose the country they are from, they receive discouraging emails that they cannot be employed because they are women from the developing countries, especially Africa. This is because most people feel that women from Africa are illiterate and only know how to take care of their families and bear children (World Bank, 2015).

People with disabilities, especially women in developing countries, have lesser chance of being employed. This is based on cultural taboos and literacy issues. In many societies in Africa, children with disabilities, especially girls, are seen as a bad omen and are denied their basic rights. For example, research amongst girls aged over 17 years and with disabilities from the Plateau State of Nigeria showed that 54.1% of them had no income (Jerry et al., 2015). Furthermore, cultural taboos hinder the way forward for income generation as many communities believe that such girls have low intellectual levels. Moreover, employers judge potential female employees more on their disabilities rather than intellectual levels. Research by Enfield (2019) has highlighted that most workplaces do not provide even the most basic facilities for people with a disability such as Braille, lifts, ramps and handles. There is often the notion that disabled girls are only good at household work such as knitting and weaving; and even if these women sell their hand-made wares at the markets, people avoid

buying from them. These women are mistreated by other traders at the market and are denied their basic right of income earning and employment (Jerry et al, 2015).

Conclusion and Recommendations

The gig economy is the future for Africa and can contribute significantly to the attainment of sustainable development. At the same time in Africa there is limited uptake of online professional services and also the corporate world has failed to incorporate gig workers. Furthermore, the gig sector is only of value to urbanites in Africa due to poor network coverage, limited information, and lack of awareness and trust in gig work in the rural areas. At the same time women are the ones who are hurt more under this economy as it limits their participation due to occupational segregation and social norms.

However, there is a possibility that the gig economy may help reduce the gender wage gap in the economy. With more professional jobs that women are being engaged in, wage gaps are narrowing. Research undertaken by the World Economic Forum (2016) has proved that where women are engaged at higher level professions like medicine, then the wage gaps are much lower. This is also due to their high-end education. Similarly, Hyperwallet (2017) reports that 86% of female gig workers believe gig work offers them equal pay to their male counterparts. The online platform economy is growing fast in Kenya and South Africa. As more companies shift towards using gig, the essence of job-flexibility punishment in gender income equality could reduce (Zoe et al., 2018).

Over the years, women have relied on social networks, social collateral, customer centricity and household consumption as central pillars to financial inclusion. Due to patriarchal and cultural norms, women

generally have few assets to use as collateral. (Gupta, 2020). However, financial institutions have always found ways to counter this challenge, for example, group-based lending has been a huge success. Through innovative business models, financial institutions can create favourable environments for low-income women (Morgan et al., 2019).

The gig economy can be on the steadfast track if labour laws and regulations are made strong in the aspects of social protection, equal employment opportunities and labour standards to strengthen the economy and the growth of the gig sector. Without strong labour laws, the gig workers would be forced to continue working in the grey zone. Major steps can be taken to ensure social protection for women in the gig economy. First, new legislation can be enacted or existing regulations should be amended to widen social protection eligibility (Alfers et. al. 2018). Secondly, introduce or expand social assistance schemes such as child/family allowances and social pension with the aim of delinking social protection from employment status. Third, adjust policy tools and contributory requirements to remove gender differences in paid and unpaid work. Fourth, promote initiatives that strengthen links between social protection, services and infrastructure. Fifth, reform policy administration mechanisms and delivery practices to counter implementation-related challenges to women's access to social protection.

Besides labour laws, there is the need for more technological innovations, training institutions and investors in creating demand for gig services. There is also the need for more investors to encourage start-ups to test the innovations and fund them for their initial start. Collaboration is also needed between online platforms and training institutions to equip the gig workers with soft skills such as communication and marketing. This can create employment for women.

Education can be used as a pathway to access benefits of online platforms. Young girls and women can participate in the digital arena, as they are more likely to be tech-savvy. Hence, they can exploit emerging and existing digital technologies. The gig economy offers access to employment despite one having less work experience. Inequality in education is replicated in digital skills connectivity and distributions. In developing countries, gendered differences together with communication, time management, problem solving skills and understanding of cultures and requirements of a particular professional working environment are more likely to be pronounced than in developed nations.

In addition, there is need to ensure that infrastructure development in regard to the gig economy supports equal access for all, there is a need to reform how infrastructure is planned, delivered and managed (Graham & Anwar, 2019). This, in turn, will increase economic opportunities for girls and women. This will require cross-disciplinary cooperation throughout the infrastructure life cycle while continuously asking the question, '*Will this development support all end users?*' If the answer is '*no*', then solutions should be sought. In essence, all disciplines have to make sure gender considerations are mainstreamed through infrastructure life cycles to ensure access and control of women and girls. A gender mainstreaming approach will ensure equal access to resources and infrastructure services for girls and women. This will improve and protect their livelihoods and benefit the entire global economy. Equal access to infrastructure services will help in ensuring women benefit more from the gig economy.

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THE ECONOMIC IMPACT OF THE COVID-19 PANDEMIC ON WOMEN'S EMPOWERMENT IN KENYA

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Abstract

Kenya has made significant progress in the empowerment of women. However, the outbreak of the coronavirus (COVID-19) threatens to erase the gains made over the past decades and exacerbate pre-existing gender inequalities. As the pandemic continues to wreak havoc in the world, it has become clear that it has affected men and women differently. Specifically, it stands on the way of women's economic empowerment. The article explores the economic impact of COVID-19 on women's empowerment in Kenya. The paper is based on a desktop review of secondary information available on the internet, different websites, newspapers, and journals. The review revealed that the economic effects of the COVID-19 pandemic on women include loss of jobs and incomes, reduced labour force participation, disruption of livelihoods, increased unpaid care and domestic work, rising incidences of gender-based violence, and psychosocial and health problems. The article concludes that the COVID-19 pandemic has undermined efforts to promote women's empowerment and gender equality in Kenya. The review suggests that significant efforts need to be made by the government and other interested stakeholders to empower women and girls to cope with and survive the social, cultural, and economic hardships wrought by the pandemic as well as enable women reclaim their diminishing level of economic empowerment during the pandemic. There is an urgent need for gender disaggregated empirical data to aid policy planners and actors in creating gender-balanced responses and sustainable strategies for countering the challenges arising from the COVID-19 pandemic, including its gendered impacts.

Keywords: COVID-19, Empowerment, Gender, Impact, Kenya, Pandemic, Women

Introduction

Since December 31, 2019, when the outbreak of the coronavirus (COVID-19) was first reported in Wuhan, China, the disease has quickly spread across the globe, disrupting all human activities (Nicola et al, 2020; World Bank, 2021). The World Health Organization (WHO) subsequently declared COVID-19 a Public Health Emergency of International Concern (PHEIC) on January 30, 2020, and a pandemic on March 11, 2020 (Paules et al, 2020; WHOa, 2020). As of August 22, 2021, the virus had infected more than 212 million people and caused over 4 million deaths

in 210 countries (Worldmeter, 2021). In Kenya, the first case of COVID-19 was reported in Nairobi on March 13, 2020, before spreading rapidly to other parts of the country. To flatten the curve of infection, the government of Kenya, like other governments across the globe, imposed an array of containment measures, including closure of all schools, ban on social gatherings, requirement for non-essential staff to work from home, a nationwide curfew, entry restrictions for all visitors except returning citizens and residents subject to a mandatory 14-day quarantine,

and suspension of international flights (flights resumed with effect from August 1, 2020) (Kabale, 2020; MoH, 2020). As of 18 August 2021, there were 222, 894 confirmed cases, 205, 912 recoveries, and 4, 354 fatalities in Kenya (MoH, 2021).

Preliminary evidence suggests that COVID-19 has seriously affected women, men, girls and boys, and other genders differently (Adelle et al, 2021; UN, 2020; UN Women, 2020). Some of the empirical studies that have been published show that while a large majority of those who have succumbed to COVID-12 are men, it is women and girls who are bearing the brunt of the social and economic effects of the pandemic (Pinchoff et al, 2021; UN Women & UNFPA, 2021). The COVID-19 mitigation strategies have not only disrupted many programs and activities for women's empowerment but are also having adverse effects on women's economic empowerment (UN, 2020; UN Women, 2020). The stay-at-home orders have prevented women from participating in the workforce. Furthermore, women in the informal sector are at a higher risk of losing their jobs, which will render them extremely vulnerable to economic hardship, gender-based violence and poor sexual and reproductive health outcomes.

Women constitute more than half of Kenya's total population. Despite their numerical strength, women are stifled and held back in a subordinate capacity. Studies show rampant inequalities between men and women in Kenya (UN, 2020; World Bank, 2021). Before the onset of COVID-19, the government had set ambitious targets and initiated various programs to promote gender equality and women's economic empowerment (Kenya, 2019). The pandemic has disrupted these programs and activities, thus threatening to reverse previous progress on women's economic empowerment. Prioritising the fight against COVID-19 has not only slowed down the pace of women's empowerment but also limited the capacity of the government and other actors to maintain and

extend programs for the empowerment of women. This threatens to deepen pre-existing inequalities and to expose women to vulnerabilities in all spheres of life (UN, 2020:2).

This article examines the economic impact of COVID-19 on women's empowerment in Kenya. Hopefully, it will not only fill in the gaps in the literature but also add depth and detail to our understanding of the impact of COVID-19 on the economic empowerment of women. Such an understanding can help the government to design evidence based programmatic and policy responses. Timely and regularly updated information is key in designing responses that are mindful of the unique circumstances of women during the pandemic.

Women Empowerment and COVID-19 in Kenya

Kabeer (1999, 2001b) has defined women's empowerment as a 'process of change' resulting from one's "ability to make strategic life choices in a context where this ability was previously denied to them". According to Narayan (2005) the term 'empowerment' refers to the process of "gaining power and control over decisions and resources that determine the quality of one's life". However, the phrase 'women empowerment is often used to describe "the process of expanding opportunities and choices for women and girls to participate in all spheres of life as equal partners with men". Empowerment is achieved when women have equal value and access to resources and opportunities. Women's empowerment is considered not only to be an effective tool for tackling hunger, disease, and poverty (Kenya, 2018) but also a key indicator of development as it contributes to social justice, cohesion, and the well-being of society. Furthermore, empowerment plays a significant role in transforming social norms, behaviour patterns, and structural inequalities leading to social change and sustainable development.

Kenya has made significant progress in women's empowerment as mirrored in the Women's Empowerment Index (WEI). **Data collected by the Kenya National Bureau of Statistics (KNBS) from 14,000 women show that only 29%** of women aged 15-49 years are empowered, with urban women at 40% being twice as likely to be empowered compared to their rural (22%) counterparts (KNBS, 2015).

Globally, the idea of women's empowerment has gained momentum since the mid-1970s when the United Nations General Assembly (UNGA) adopted Resolution 31/136 which gave birth to the United Nations Decade for Women (UN, 1976). The Women's Decade (1976 to 1985) marked the climax of several years of lobbying by feminists, and activists for the

UN's explicit recognition and support of women empowerment. The Resolution subsequently paved the way for other global declarations, including the United Nations Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), which champion women's rights and empowerment. The commitment to improve women's empowerment and gender equality was reiterated in Millennium Development Goal 3 (SGD 3) and Sustainable Development Goal 5 (SDG 5). The campaign for women's empowerment has been broadened and included in regional covenants such as the East African Community's (EAC) Vision 2050, the Maputo Protocol, and the African Union Agenda 2063, all of which have clauses that defend women's rights and empowerment. Kenya has ratified all these covenants and others, committing the government to promote women's empowerment and gender equality.

Kenya's framework for women's empowerment is entrenched in the 2010 Constitution (Kenya, 2019). Related policies and legislative acts include the Women Economic Empowerment Strategy (KNBS, 2020); the National Policy on Gender and Development 2019; the Policy on Eradication of FGM 2019; the National Policy on Prevention and Response to GBV 2014; the Prevention Against Domestic Violence Act 2015; the Marriage Act 2014; the Matrimonial Property Act 2013; the Prohibition of FGM Act 2011; and the Sexual Offences Act 2006 (Kenya, 2019). The government has also partnered with Counties and other stakeholders in rolling out programs for the women empowerment. These include, among others, the sanitary towels programme, gender mainstreaming, affirmative action, gender responsive budgeting, Women Enterprise Fund, and the Government Affirmative Fund (Kenya, 2018). These programs are aligned to Vision 2030, Kenya's national development blueprint.

Kenya has made significant progress in women's empowerment as mirrored in the Women's

Empowerment Index (WEI). *Data collected by the Kenya National Bureau of Statistics (KNBS) from 14,000 women* show that only 29% of women aged 15-49 years are empowered, with urban women at 40% being twice as likely to be empowered compared to their rural (22%) counterparts (KNBS, 2015). Despite the tremendous progress in the legislative and policy frameworks, enforcement and implementation remain a major problem, thus slowing progress towards the empowerment of women and closing the gender gap. The United Nations Development Programme (UNDP) has ranked Kenya number 137 among 189 countries in the Gender Inequality Index (GII) (UNDP, 2020). In 2020, the World Economic Forum ranked Kenya number 109 out of 153 countries in the Global Gender Gap (WEF, 2020). Findings of the Comprehensive Poverty Analysis reveal that 65% of women aged 35-59 years are multidimensionally poor compared to 56% of their male counterparts (KNBS & UNICEF, 2020). The COVID-19 pandemic threatens to reverse the limited gains made in the empowerment of women. However, no major empirical research has been conducted to establish the impact of COVID-19 on women's empowerment in Kenya. This article is a response to that challenge.

Methodology

Potentially an assessment of the impact of COVID-19 on women's economic empowerment in Kenya requires empirical field research in the country. This could involve interviewing several women and actors in government and civil society. However, that approach was not possible due to lack of resources, time, and COVID-19 restrictions. Under such circumstances, the only alternative was to rely on secondary sources of information. The present study is, therefore, conceptual and draws on an intensive desktop review of secondary information on the internet, including blogs; policy briefs; government, NGOs, and CSOs reports; websites, published and unpublished articles, including newspaper articles,

research papers, statistical, and other information on the impact of COVID-19 on women's empowerment in Kenya. Data from secondary sources was blended with personal observations and experiences. Key words used for the search included coronavirus, COVID-19, women, men, effects, impacts, livelihoods, health, gender, effects, education, among others.

Findings

Women Empowerment has become an important goal of many development projects that aim to foster economic growth, reduce poverty, and promote good governance (World Bank, 2021). However, COVID-19 poses a significant risk to women's empowerment and gender equality in Kenya. There is palpable worry that the effects of COVID-19 will roll-back years of progress in women's empowerment. However, this will depend on women's access to health care, socio-economic status, position within the household, and wider support networks. Some of the impacts wrought by the current COVID-19 crisis are identified and discussed in detail below.

Economic Impact

While the actual impacts of COVID-19 are not yet clear, emerging evidence suggests that the pandemic is having negative socio-economic impacts on women (World Bank, 2021). According to UNDP (2020) COVID-19 has pushed more than twenty million Kenyan women into severe poverty. Faria (2021) also opines those women make up 4.1 million of the 7.8 million (16%) people in Kenya who live below the national poverty line of US\$1.90 per day. These numbers might double by the end of 2021, if concrete measures are not put in place to address the needs of women during the pandemic (World Bank, 2021). No doubt, this will exert additional pressures on women with no fixed source of income to cater for the basic needs of their families. This situation will have significant implications for government investments in women's economic empowerment and gender equality.

The International Labour Organisation (ILO, 2020) estimates that globally more than 195 million jobs in sectors dominated by women will be lost due to COVID-19. In Kenya, 50% of women have already lost their jobs due to the pandemic (KNBS, 2021). These job losses have occurred in the services and agricultural sectors which employ more than 75% and 85% of urban and rural women, respectively (KNBS & UNICEF, 2020; World Bank, 2021). This is partly because there has been a decrease in demand caused by restrictions on movement, ban on public transport, closure of markets, and rising inflation during the pandemic. A World Bank (2021) Rapid Response Phone Survey (RRPS) on the Socio-Economic Impact of COVID-19 on Households in Kenya reported that more than twenty million women in the service industries, manufacturing, and agricultural sectors had lost their jobs heightening their vulnerabilities during COVID-19. because The World Bank (2021) further reports that working hours for women who remain in employment in these sectors during COVID-19 have been reduced by 30% for women and 18% for men. This means reduced income for women and thus, decreased ability to afford household necessities.

The International Labour Organisation (ILO) projects that about 1.6 million women in the informal sector in Kenya risk losing their jobs due to COVID-19 (ILO, 2020). Most jobs in the informal sector, which incorporate self-employment, daily wage work, and domestic work or rely on human movement/travel and social interaction, have been hit hardest by the effects of the COVID-19 mitigation policies. This is partly because women in the informal sector have little savings and have limited access to social security (Onyalo, 2019). The World Bank (2021) reports a significant drop in average earnings for women in the informal sector, who have experienced a 46% decrease from KSh 11,688 in May 2020 to KSh 6,369 in June 2021 due to the pandemic. The loss and reduction of income has deeply affected women,

especially in female-headed households whose financial difficulties have been compounded by the escalating cost of food and household essentials during COVID-19. As a result, most urban women in the informal sector who have lost their jobs have been forced to retreat to their rural homes where they face financial hardship and social stigma for fear that they could infect others with COVID-19.

Related to women's loss of income is the problem of food insecurity. Food insecurity in Kenya has been a persistent problem that is likely to be exacerbated by the COVID-19 pandemic, especially for female-headed households. Prior to the outbreak of COVID-19, more than one million people in Kenyan were suffering from acute food shortages. The findings of the RRPS on the socioeconomic impacts of COVID-19 in Kenya by the World Bank (2021) show that women, especially in single parent families, have been adversely affected by the worsening food situation at the household level during COVID-19. This has put additional pressure on women who now must figure out how to secure sufficient food supplies to feed their families with their meagre and dwindling incomes (ibid). School closures have exacerbated food shortages which has in turn adversely affected households, especially those with children who depend on school feeding programs. Lack of sufficient amounts of food to eat can have detrimental effects which will, in turn, affect the ability of women and their children to live a normal, healthy, and productive life.

The United Nations Development Program (UNDP, 2020) reports that since the onset of the COVID-19 pandemic unpaid care and domestic work, both of which directly lie in the domain of women, have dramatically increased to include caring for children who are at home due to school closures as well as of the sick and vulnerable elderly family members. This is also the case in Kenya where in the absence of traditional support systems of grandparents, house cleaners, and friends, women and girls have

been forced to shoulder a disproportionate burden of unpaid care and domestic work. The situation is especially dire for women in single parent households who now require more amounts of energy and time to provide childcare and domestic services. Even in households with two parents, increasing childcare demands are likely to have the greatest impact on women and girls who traditionally perform unpaid household chores which include childcare, housework, cooking, and shopping. Women who cannot change or are unable to change their work schedules so as to accommodate the need for childcare, have been forced to resign or leave their jobs. Increasingly, women have also been tempted to quit work because they earn less than men and this may continue after the pandemic. This will not only limit the amount of time women spend on generating income or doing other economic activities but also exposes girls and women to the risk of contracting COVID-19 from infected household members.

Furthermore, the closures of schools due to COVID-19 is likely to disrupt girls' education. Removing girls from school and assigning them additional caregiving and domestic responsibilities or other income generating activities outside the home will ultimately affect their learning. In Kenya, where social norms have led to huge disparities between boys and girls in school enrolment and retention in school, any form of disruption such as the one caused by COVID-19 could lead girls to permanently drop out of school. Families' inability to pay fees and purchase school supplies resulting from loss of income during the crisis, negative coping mechanisms such as child marriage, teenage pregnancy, and loss of education infrastructure such as teachers and girls' peer networks are major threats, with long-term effects on the girls' access to opportunities and resources to improve their lives and ultimately, contribute to their economic empowerment.

UN Women (2020) observes that once women become educated, acquire jobs, and grow to be empowered, this leads to a quantifiable improvement in the standard of living and wellbeing of families and countries. Well-educated mothers are likely to take better care of their children, thus significantly enhancing their chances in life. Salaried women tend to prioritise financial investment in improving the well-being and material conditions of their families. Furthermore, when educated girls and women get employment opportunities, they immediately increase the pool of talents, brain power and human resource capacity at their place of work. Giving women equal opportunities, therefore, not only promotes fairness but also enhances the conditions of life for all people in different societies and countries. However, in Kenya's patriarchal societies, women are still not only stifled and held back in a subordinate capacity but also experience disparities in employment and pay, education, promotion, access to resources, and social services. During tough times such as those wrought by the COVID-19 crisis, and when financial resources are deficient, deeply entrenched patriarchal ideas about male superiority dictate that men get served first and women last, be it in jobs, food, or healthcare. Such stereotypical biases will eventually undermine women's economic empowerment and progress towards gender equality.

Socio - Cultural Impact

Even though gender inequalities existed in Kenya predated COVID-19, the impacts of the pandemic have been detrimental to women in a variety of ways. For example, a recent study in Kibra informal settlement in Nairobi, Kenya, which is one of the hardest hit spots, shows that women are experiencing limited access to critical social services, including potable water, sanitation, and adequate food supplies during COVID-19 (Onditi et al, 2020). Frequent hygiene practices and staying at home are important to cope with the pandemic, however, lack of access to adequate potable water supplies in the

informal settlements are making women and girls to queue for long hours at the communal water taps for this precious commodity. Due to the continual stress on hand washing in the COVID-19 containment strategies, the demand for water at the household level has increased to the extent that women and girls must wake up early to line up for water at source points. Anecdotal evidence suggests that women and girls are facing different forms of harassment at the communal water joints at rates that were uncommon prior to the pandemic (ibid). Fears about the risk of contracting COVID-19 at the water points is one of the dilemmas facing women and girls due to lack of enough space for social distancing. Furthermore, most women are not aware of the available government support services to address their pressing needs including mental stress and anxiety during COVID-19.

Sexual and reproductive health (SRH) services, including contraception, treatment of sexually transmitted diseases, pre- and post-natal care, all of which are deemed important to women's health and SRH have been diverted to life saving health services during the pandemic. Health facilities providing SRH services have been closed in efforts to avert the spread of COVID-19, and their equipment and staff have been redeployed to the fight of COVID-19. While travel restrictions and the curfew have hindered women and girls from accessing SRH facilities, women are also deliberately avoiding visits and appointments for fear of contracting COVID-19 at the health facilities. Mobility restrictions have also disrupted SRH reproductive chains, leading to an acute shortage of necessary contraceptives. Evidence from Sierra Leone show that during the Ebola outbreak constrained access to SRH services was responsible for 3, 600 still births and maternal and neonatal deaths (Ngo et al, 2021). Increasingly, adolescent girls idling at home have become pregnant and/or contracted sexually transmitted diseases (STDs), including HIV. These girls are likely to drop out of school and to live under difficult circumstances

which expose them and their children to hunger and malnutrition, which negatively impacts on their economic empowerment.

Women and girls are increasingly becoming impoverished due to loss of income and scarcity of new job opportunities. As the impacts of the pandemic continue to bite, women are experiencing extreme social and financial stress which require welfare assistance from the state. Most women, especially single mothers, are finding it extremely difficult to afford necessities such as rent and food. Economic difficulties have forced women to engage in transactional sex to make ends meet. Financial dependence on men, increased care burden, and spending more in proximity have exposed women and children to higher risks of sexual and gender-based violence (WHO, 2020). This is mirrored in the number of women reporting victimization and seeking help since the onset of the COVID-19 pandemic. COVID-19 has resulted in a situation where frustrated men, confronting issues such as job and income losses, unemployment and stay-at-home orders are indulging in alcohol and drug use, leading to an escalation in cases of domestic violence. GBV has the potential to prevent women and girls from participating in economic activities, decrease their productivity, and surrender control over earnings to abusers. Furthermore, control and abuse can cause women to leave paid employment or prevent them from seeking work or lose out on promotional and/or career opportunities. Gender-based violence against women has also led to an increase of separation and divorce rates due to confinement of conflicting couples indoors, isolation from social support networks, increased stress levels, and anxiety due to COVID-19. GBV is a major obstacle to women's participation in the labour force, education and training, and career progression, and by extension in economic empowerment.

The COVID-19 prevention interventions have also interrupted women's access to and use of critical GBV support services. Access to critical health services has been disrupted and constrained as overburdened health workers prioritize COVID-19 cases. Urgent support services such as mental health assessment and care, and medical management of rape, including psycho-social counselling for women who have experienced violence, have either been scaled down or suspended in health facilities, especially those with more COVID-19 cases. Furthermore, access to social services has been undercut by the curfew and stay-at-home orders. The effects of the COVID-19's mitigation responses have made it extremely difficult for survivors of violence to access assistance and support from parental homes or neighbours, the police and the judiciary. This has diminished the courage of the survivors of GBV to seek any help, forcing them to suffer silently.

Discussion

Previous pandemics, such as the outbreak of Ebola between 2013 and 2015 in West Africa, have shown that women are more vulnerable and face a myriad of problems including loss of income and employment, increased risk of domestic violence and poverty (Ngo et al, 2021; Davis and Bennet, 2016). Pre-existing domestic pressures and gender stereotypes are impeding women from participating in the labour force which is exacerbated by the high rates of female unemployment. More women are likely to lose their jobs, especially in the services and informal sectors, thus rendering them extremely vulnerable to the effects of the pandemic. Many women who are out of employment are surviving on meagre incomes, and without sufficient social protection, they have been forced to bear the brunt of the negative economic effects of the COVID-19 pandemic. Most women in Kenya are housewives and on account of that are denied access to resources and opportunities, including employment, adequate social security, education, and training. Subsequently, women and

girls have been forced to become financially reliant on men which heightens their vulnerabilities to abuse during crises. This calls on the government to design and implement innovative policies and programs to address GBV during the ongoing COVID-19 crisis.

In addition to economic disruptions, COVID-19 has interfered with critical social services that are indispensable to women's health and safety. Constraints to services such as SRH mean that women face the risk of dying of complications during child delivery. Furthermore, with constrained access to essential contraceptives and family planning services, the pandemic has had a detrimental effect on women's SRH rights, which will reinforce patriarchal ideas about women's sexuality. Whilst Kenya has been praised as one of the countries in the world which has over the last few decades enacted and implemented several gender sensitive and friendly laws, policies, and programs geared towards promoting the empowerment of women and gender equality, the review reveals that government led interventions in these two dimensions have been limited or have been totally absent during the pandemic. Programming of women empowerment will, therefore, be greatly impacted at various levels as resources and manpower are diverted to COVID-19 and the epidemic ramps up. This, in turn, could reduce support services and drive many women into poverty, which, by extension will have far reaching ramifications on women's economic empowerment.

The plight of women, particularly Kenyan women during COVID-19 has been covered in different media reports. After the government-imposed restrictions, many women lost their jobs and as a result, returned to their rural homes where they continue to face a myriad of sociocultural, and economic challenges. These challenges highlight the vulnerability of women, and the need for the Kenyan government to prioritize programs and activities to meet the practical and strategic needs of women and girls.

Rural women and girls are disproportionately affected due to inequities of access to critical information, prevention, care, financial, reproductive, and social protection services. Addressing these challenges often exposes gender and human rights issues which either deter women and girls from receiving services or increases their risks and vulnerabilities.

Most women in Kenya are engaged in agriculture, paid domestic work, education, health, and the informal sectors. These are sectors in Kenya that have been hit hardest by the pandemic and women are the most affected because these sectors are highly unregulated and insecure and have few or no provisions for social security. The International Labour Organization (ILO, 2020) predicts that the COVID-19 pandemic is likely to have long lasting effects on the informal sectors. Women in the informal sectors have historically not only been marginalized but also rendered vulnerable as they do not have any alternative means to cope on their own with adversities such as those wrought by the COVID-19 crisis. The majority of the women in the informal sectors rely on public systems of transportation such as matatus to get to work but due to mobility restrictions women have been rendered the most vulnerable group during the current COVID-19 pandemic. Besides food scarcity and extreme poverty that characterise most of the workers in the informal sectors, prolonged curfews and mobility restrictions have cut off many from their sources of income. Most women have depleted their savings and because of that, they are increasingly disintegrating into poverty, financial hardships, malnutrition, and psychological stress because of the increasing demand on their time doing unpaid domestic work in the household and caring for the young and old members in the household.

Within the pre-existing gender norms and the socially constructed roles, women and adolescent girls take on disproportionate care burdens at the household level. Unpaid care work has dramatically

increased during COVID-19. Many women have subsequently stopped working or lost their sources of income to shoulder domestic responsibilities and consequently have become increasingly dependent on others, majorly men for survival. This is especially the case for women in female-headed households who are not only burdened both economically and domestically but also severely impacted. COVID-19 crisis has shrunk the employability prospects of women because of increased burden of unpaid care work. Furthermore, with schools closed due to the pandemic care burdens have dramatically increased for women, especially mothers as they help their children with online classes and assignments, while simultaneously caring for the sick and elderly family members. Working mothers have been forced to multi-task juggling between professional duties online and household chores. Because of the long hours of work, women are experiencing high levels of stress, feelings of social exclusion and isolation. The abrupt changes in routine, from being employed to being jobless have also negatively affected women's social and psychological wellness which, in turn, has negative effects on their economic empowerment.

Conclusion

It is evident from the above discussion that the COVID-19 pandemic has reinforced pre-existing patriarchal gender inequalities which render Kenyan women vulnerable socio-economically. To capture the impact of COVID-19 on women's empowerment clearly, there is an urgent need to collect accurate gender disaggregated statistical data because, as noted earlier, the effects of the pandemic are gendered. This desktop review suggests that COVID-19 induced pressures are threatening to erase past progress towards women's empowerment and achievement of SDG 5. As Kenya grapples with the pandemic, it is important for the government and her development partners to initiate programs that support women's empowerment and gender equality in all spheres of life. Towards this end, policy makers

and planners should develop a socially targeted strategic plan for addressing the effects of the pandemic on women, keeping in mind their unique experiences and needs. In addition, it is imperative for the government of Kenya to set up a special social protection scheme and income-generating projects to support women, especially those who are breadwinners in single parents' households. It is also important to capture women's voices when analysing the effects of the pandemic to gain a better view of their influence on women's economic empowerment.

Finally, women's economic empowerment is a multidimensional issue that cannot be achieved overnight. Therefore, greater emphasis should be put on awareness creation, improving women's social status in the household and society, and giving them a greater voice in decision-making on important issues, such as SRH and equal access to resources and opportunities. It is essential for the government to provide incentives to companies

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APPENDIX 1: LIST OF ABBREVIATIONS AND ACRONYMS

ADB	Asian Development Bank
AGPO	Access to Government Procurement Opportunities
AU	African Union
AusAID	Australian Agency for International Development
AWSC	African Women Studies Centre
CBA	Collective Bargaining Agreement
CEDAW	Convention on the Elimination of All Forms of Discrimination against Women
CHSS	College of Humanities and Social Sciences
CLA	Customary Land Act
COWU	Communication Workers Union
DFID	Department for International Development
DoC	Drivers of Change
EAC	East African Community
ECA:	Economic Commission for Africa
FCDO	Foreign, Commonwealth and Development Office
FGM	Female Genital Mutilation
FMO	Financial Management Operations
GBV	Gender Based Violence
GDP	Gross Domestic Product
GII	Gender Inequality Index
ICT	Information and Communications Technology
IFC	International Finance Corporation
ILO	International Labour Organisation
IV	Instrumental Variable
KNBS	Kenya National Bureau of Statistics
KUDHEIHA	Kenya Union of Domestic, Hotels Educational Institutions, Hospitals and Allied Workers
LFPR	Labour Force Participation Rate
LPM	Linear Probability Models
MLE	Maximum Likelihood Estimation
MOEST:	Ministry of Education, Science and Technology
NGOs	Non-Governmental Organisations
NPGAD	National Policy on Gender and Development

ODI	Overseas Development Institute
OECD	Organization for Economic Cooperation and Development
OHCHR	Office of the United Nations High Commissioner for Human Rights
OLS	Ordinary Least Squares
PEA	Feminist Political Economy Analysis
PHEIC	Public Health Emergency of International Concern
QLFS	Quarterly Labour Force Survey
RRPs	Rapid Reconstitution Packages
RUM	Random Utility Models
SACCO	Savings and Credit Cooperative Organisation
SADC	Southern African Development Community
SAPs	Structural Adjustment Programmes
SDG	Sustainable Development Goal
SIDA	Swedish International Development Agency
SMEs	Small and Medium Enterprises
SRH	Sexual and reproductive health
SRS	Simple Random Sampling
STDs	Sexually Transmitted Diseases
STEM	Science, Technology, Engineering and Mathematics
UN	United Nations
UNDP	United Nations Development Programme
UNECA	United Nations Economic Commission for Africa
UNESCAP	United Nations Economic and Social Commission for Asia
UNESCO	United Nations Educational, Scientific and Cultural Organization
UNGA	United Nations General Assembly
VSLAs	Village Savings and Loans Associations
WED	Women Entrepreneurship Development
WEE	Women's Economic Empowerment
WEF	World Economic Forum
WEI	Women's Empowerment Index
WHO	World Health Organization
WILPF	Women's International League on Peace and Freedom
WOCAN	Women Organizing for Change in Agriculture and Natural Resource Management

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