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1. Introduction

The Country Programme builds upon ISF strategy and theory of change (ToC). The **purpose** of the Country Programme is to

- Define the geographical scope in each country.
- Describe the context in which ISF operates in each country. The context description is used to describe the operating environment in the ISF Development Programme document.
- Contextualise the problems described in ISF's theory of change and identify the main problems that will be addressed in each country.
- Identify primary actors in each country with whom ISF will work with to achieve its programme goals.
- Describe how ISF's cross-cutting objectives are addressed at the country level.

The Country Programme will guide:

- The selection of ISF implementing partners for the programme period 2022–2025. The calls for proposal to select partners will be based on the Country Programmes and ISF Theory of Change.
- Annual planning for Country Teams during the programme period.
- Project planning for ISF and partners.

2. Geographic scope

The geographical scope for 2022–2025 ISF Kenya programme will include project areas within Kisii and Nyamira counties. Kisii county is divided into 45 county assembly wards while Nyamira county is divided into 20 wards. Because Kisii and Nyamira counties are perceived to be more developed when compared to majority of the 47 counties in Kenya, these counties have few international development organisations, especially those that focus on violence against women and girls (VAWG), and women empowerment. Also, implementation-wise, it's prudent and feasible for ISF to concentrate in Kisii and Nyamira counties where it has operated since 2015.

In the 2018–2021 programme, ISF has been operating in Kisii and Nyamira on eight wards (for the livelihood component) and two wards (for the VAWG component). The eight wards where ISF implements the livelihood projects (Itibo, Ekerenyo, Bomwagamo, Bokeira, Magwagwa, Bosamaro, Magombo, Manga) are all in Nyamira county. On the other hand, the VAWG projects are implemented in one ward (Kegogi) in Kisii county and one ward (Manga) in Nyamira. ISF also implemented the VAWG project in Itibo ward, Nyamira, between 2018 and 2019.

In 2022–2025, the areas that ISF has been operating in 2018–2021 will be maintained for continuity and sustainability of ongoing development processes. To take advantage of the expertise of the different local partners, ISF plans to concurrently implement the two components of its programme (VAWG and livelihood) within the same project areas but partnering with specialised organisations for each project goal. Hence, there will be a local partner in charge of VAWG prevention and another partner in charge of livelihoods promotion, eventually working with the same communities and target groups. To scale up ISF's work, to follow ISF's holistic approach (see theory of change), and to reach maximum impact, projects

that focus on VAWG prevention target one sub-region at a time, proceeding to the next sub-region only when the expected results have been reached to a sufficient extent.

ISF has in the past focused on rural women in agriculture. However, from the various gender studies carried out in Kisii and Nyamira, apart from agriculture, most women are involved in petty trades such as hawking, second-hand cloth trading and roadside trading. There is a high level of experienced violence amongst these women, especially related to domestic and economic violence. Thus, ISF will also enter new wards around Kisii town where most petty traders (fruit vendors, mtumba/second-hand clothes traders, etc.) come from. ISF will also expand to wards in sub-counties in the south of Kisii town, where ISF has not operated before but where cases of FGM, early and forced marriage, spousal violence, and economic violence are high.

3. Context analysis

Political, development, and civil society environment

Politics in Kenya are divided along tribal lines, which has led to ethnic tensions and violence between winners and losers of elections since the start of the multiparty politics in 1992. General elections in 2022 might affect ISF operations, as sometimes politicians and candidates want to infiltrate community mobilisation activities to campaign. Also, politicians tend to shy away from sensitive issues such as female genital mutilation (FGM) in fear of missing votes. In addition, during the election the government tends to scrutinize NGOs.

Important political factor that will influence ISF program in Kenya is the BBI (Building Bridges Initiative)¹ that is likely to lead to a referendum to change the Constitution to expand the executive arm of the government. This opens the possibility for strengthened local governments, consequently development organisations will not necessarily have to pass through the national government to influence change at the grassroots. Also, with renewed push by the Judiciary to push Parliament to implement the 'Two-thirds Gender Principle', it's projected that there will be political goodwill in gender equality initiatives.

Kisii and Nyamira Counties have very low levels of women representation and participation in electoral position and many women are reluctant to contest for elective positions in the government as well as executive public positions. During campaigning, women candidates have experienced intimidation, harassment and business boycotting, and women's sexual morality has been questioned.²

Kenya Vision 2030³ is the first national long-term development vision and its aim is to transform Kenya into a newly industrialising, middle-income country providing a high quality of life to all its citizens by 2030 in a clean and secure environment. The Kenya Vision 2030 is implemented through successive five-year Medium-Term Plans (MTPs). MTP III⁴ implements big four agenda: food security, affordable housing, manufacturing and affordable healthcare for all.

According to Kisii County Integrated Development Plan (2018–2022), the county faces several challenges: high population growth, unemployment among the youth, poor road network,

¹ <https://www.bbi.go.ke/homebbi>

² A Gender Analysis of the 2017 Kenya General Election by the National Democratic Institute (NDI) and the Federation of Women Lawyers (FIDA Kenya) report

³ <https://vision2030.go.ke/>

⁴ <http://vision2030.go.ke/inc/uploads/2019/01/THIRD-MEDIUM-TERM-PLAN-2018-2022.pdf>

overexploitation of water and land resources, and poor water and sanitation infrastructure. Priorities in the plan are 1) to promote potentials for economic growth through special focus on agribusiness, minerals and tourism, 2) to enhance competitiveness by developing energy, transport, technological infrastructure, vocational training and academic education sectors and access to credit, 3) to stop overexploitation of land and water resources and improving waste management, 4) to strengthen services and settlements in urban centres.

According to Nyamira County Integrated Development Plan (2018–2023), Nyamira faces challenges such as poverty, unemployment, disease and low agricultural productivity. To overcome these challenges, the plan outlines strategies to achieve socio-economic transformation through investments in key the sectors of water, agriculture, infrastructure, health, education, trade, industrialization and youth empowerment.

County governments encounter political, fiscal and administrative challenges in the delivery of services to Kenyans according to the devolution conference report 2018⁵. Despite the challenges, devolution process has brought health and agriculture extension services closer to the citizens, increased county government and development partners collaboration and increased public participation in the development projects. Inputs on maternal health and family planning services are important for women and girls. Both Kisii and Nyamira county governments have invested funds in programmes that aim at promoting women empowerment as well as entrepreneurship.

Statement of UN Human Rights Council in September 2020⁶ states that Kenya has taken further measures towards ensuring the safety of journalists, as well as towards guaranteeing the freedom of expression of the press, of association and of peaceful assembly. However, Kenya has continued to severely restrict the right to peaceful assembly and expression by using disproportionate force, arrests and detention of peaceful protesters, human rights defenders and journalists.

According to Civicus and Amnesty International, police violence increased significantly after the imposition of a curfew to curb the spread of COVID-19 in Kenya⁷. According to Kenya's Independent Policing Oversight Authority (IPOA), as of June 2nd, 2020, more than a dozen people had been killed by police while enforcing the COVID-19 curfew⁸.

There are more civil society organizations (CSOs) in Kisii County compared to Nyamira due to stronger government coordination mechanism. On the other hand, most of the CSOs operate independently leading to the overlapping and duplication of programmes and projects. Other CSO challenges include unhealthy competition between different actors, poor accountability and self-regulations, declining funding and waning relationships with the national government. The civil society plays a significant role in advocating for gender equality and women's rights in the society while seeking to increase women's participation in decision-making.

⁵ <https://cog.go.ke/media-multimedia/reportss/category/98-devolution-conference-report-2018>

⁶

<https://www.ohchr.org/EN/HRBodies/HRC/RegularSessions/Session45/Pages/45RegularSession.asp>

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⁷ <https://monitor.civicus.org/country/kenya/>

⁸ <https://monitor.civicus.org/updates/2020/08/12/activists-denounce-police-excesses-enforcing-covid-19-restrictions/>

Entrepreneurial environment and related gendered constraints

There are over 50,000 micro, small & medium enterprises (MSMEs) with a unified business permit in Kisii County. Most of these MSMEs are registered as self-help groups or savings and credit cooperatives (SACCOs) while others belong to merry-go-rounds that are not registered. The fact that most of these MSMEs are not registered means that they cannot access credit and therefore cannot grow. There are 256 Cooperative Societies spread across the County with a membership of almost 400,000 men and women. Cooperatives have an important role in the mobilisation of resources, marketing of products and value addition for their members. Self-employment constitutes 11 percent of the total economically viable population in Kisii County and informal sector is estimated to account for over 60 percent of the labour force.⁹

The 2016 National MSME survey¹⁰ indicates that there is a total of 35,700 licenced and 62,700 unlicensed MSMEs in Nyamira County. Approximately eight percent of the population are self-employed. The total number of registered cooperatives is 104 with a total membership of over 200,000 men and women. Micro-business is a major source of livelihood for most low-income earners.

Agriculture is an economic backbone of both counties. In Nyamira, 80 percent of total employment opportunities are in the agriculture sector. Most of the self-employment happens in farm products selling, second-hand clothes and shoes (*mitumba*) selling, fast-moving consumer goods selling, retail, mobile money transfers services, tailoring and artisanry, restaurants, transport, car wash and *jua kali*. *Jua kali* are persons that can fix or practically do anything upon request.¹¹

According to the primary data collected from Daraja mbili and Nyamaiya open air markets by County governments, most women in Kisii and Nyamira generate income from the informal sector compared to the formal sector. Women cultivate kitchen gardens and do small-scale agribusiness or are small-scale traders often selling fast-moving consumer goods.

Women entrepreneurs have low education levels and high need for business knowledge and skills but are unable to pay for advisory services. Women very seldomly cooperate with experts and institutions that could support their innovation capacity and ability to reform their businesses to overcome changes in the business environment. Gusii women are culturally considered to have their place within the homestead. However, with urbanisation gender roles are changing and women can run their own business activities as long as they fulfil their duties at home.

Women entrepreneurs fund their business operations using savings from merry-go-rounds and *chamas*. To complement their savings, women are sometimes forced to take credit from shylocks who charge high interest rates (20 percent). Mainstream financial institutions, whose interest rates are sensible, rarely extend credit to the women entrepreneurs because women lack collateral. State laws sanction women to inherit immovable and movable property but the popular practice is that families deny women's access to and control over their inheritance, especially land.

According to ISF livelihood analysis in 2019, most women entrepreneurs cannot access institutional markets for their products due to their inability to guarantee all year supplies (limited land size and dependence on rainfed production), exploitation by middlemen, inadequate access to safety and quality standards information, and unfair trade policies.

⁹ Kisii County Integrated Development Plan 2018-22

¹⁰ <http://statistics.knbs.or.ke/nada/index.php/catalog/91>

¹¹ Nyamira County Integrated Development Plan 2018-23

Women admitted that they only venture into small businesses due to a lack of experience and skills on how to operate a more complex business.

An increased rate of tax reduces possibility to make profit. Many women entrepreneurs face sexual harassment from levy collectors, and they cannot report them to authorities due to the fear of the repercussions that come with it. Women often do not apply for business permits because they are expensive, and the application process is cumbersome.

There are initiatives and programmes that benefit women entrepreneurs, e.g. Women Enterprise fund, a semi-autonomous Government Agency under the Ministry of Devolution and Planning, initiated in 2007 with an objective of providing affordable and accessible credit to women who want to start or expand their business. Kisii and Nyamira Counties have invested in modern open-air markets and the two counties are continuously improving their transportation network for better movement of consumer goods and services. County governments have introduced a community level policy initiative called “*nyumba kumi*” for ensuring safety and security in communities.

Women and girls’ safety environment

The government of Kenya has ratified the Convention on the Elimination of All Forms of Discrimination against Women (**CEDAW**) in 1984, and the Protocol to the African Charter on Human and Peoples' Rights on the Rights of Women in Africa (**Maputo Protocol**) in 2010. Aligned with these engagements, the government has taken significant steps in ensuring the safety of women and girls through legislations and policies. Firstly, **Kenya’s constitution** promulgated in 2010 several gains for women in the areas of citizenship, equal rights during and after marriage, land ownership, property inheritance, and political participation.

Regarding harmful practices and violence against women and girls, the **FGM act of 2011** criminalizes FGM in Kenya with penalties on perpetrators and abettors of the practice, and equally bars cross-border FGM and medical practitioners from carrying out the practice. Moreover, the **2019 presidential directive to eradicate FGM** in Kenya by 2022 was a major boost for FGM prevention as the local provincial administrative units were charged with ensuring that perpetrators are prosecuted. The **National police act of 2011** gives the provision of all police stations in the country to have a 24-hour manned gender and children desk which will help in the reporting and prosecution of sexual and gender-based violence (SGBV) cases. Dedicated focal points or gender desks are also established within hospitals. In addition, there are gender and/or SGBV focused **Technical working groups (TWGs)** at the county and sub-county levels with members from various departments like police, children department, hospital, and court. **Sexual offences act of 2013** is explicit on offences against women like rape, outlawed cultural practices, defilement, abductions, assault, and prostitution. **Marriage Act of 2014** provides that a person cannot marry unless they are 18 years of age.

While the government has taken systematic steps to address all forms of gender discrimination, significant challenges and gaps remain to full implementation of CEDAW and the Maputo Protocol. As to harmful practices and violence against women and girls, 45 percent of women and girls aged 15 to 49 have experienced **physical violence** and 14 percent have experienced **sexual violence** at one point in their lifetime, according to the latest Kenya Demographic and Health Survey (DHS, 2014). Often the rape/defilement cases reported are blamed on the boda-boda riders but there is evidence that most perpetrator are actually husbands, close relatives, and other people well known to the victims. Reasons upholding spousal violence are individual (such as exposure to violence as child, alcohol and drug abuse), attached to the relationship (such as economic stress), and societal factors, most importantly **low social status of women** and **social acceptance of violence** as a way to

resolve conflict. Since the eruption of the **Covid-19 pandemic** and introduction of preventive measures such as curfew and containments, there has been an increase in reports of violence against women and girls, including rape, spousal violence, female genital mutilation (FGM) and child marriage.

Kisii county is one of the 47 counties where rape, defilement and other forms of violence are highly reported. In reality, in Kisii and elsewhere, majority of SGBV cases go unreported. According to the 2014 KHDS, among those women who experienced SGBV, 41 percent reported that they **never sought help** and told anyone. About 73 percent of SGBV survivors were unwilling to pursue justice; and only five percent were willing to go to court. Major reasons for **non-reporting** include insensitivity of law enforcers, weak protection system, limited SGBV awareness and high illiteracy rate among SGBV survivors.

According to the latest Demographic and Health Survey (DHS 2014), 21 percent of Kenyan girls and women aged 15 to 49 have been subjected to **FGM**, varying from 98 percent in the North Eastern region to 1 percent in the Western region. FGM prevalence remains high among the Gusii (also referred to as Abagusii or Kisii) ethnic group living in the Kisii and Nyamira counties, the prevalence rate 84 percent being the third highest in the country. However, among the younger age cohorts, the prevalence was clearly lower, at 16 percent among girls under age 15, and 68 percent among girls aged 15–19. Among Gusii people, FGM is considered a cultural “necessity” and rite of passage to prepare girls for adulthood and marriage. This is gradually changing: 19 percent of Gusii women and 24 percent of men now think that FGM is required by the community, compared to eight percent and 11 percent at the national level. **Medicalisation** is complicating efforts to end FGM especially among the Gusii community, where 66 percent of cuttings were performed by medical personnel, compared to 0–9 percent among other ethnic groups.

Girls still make up a higher percentage of out of school children than boys. Typically, families with limited means who cannot afford costs such as school fees, uniforms, sanitary towels etc. will **prioritize education for their sons**. Also, families may rely on girls’ labour for **household chores**, carrying water, and childcare, leaving limited time for schooling. Consequently, 23 percent of women aged 20–24 were married by the age of 18 (**early marriage**) in Kenya, and the fertility rate for girls aged 15–19 (**adolescent birth rate**) is 96 births per 1000 girls. In the Kisii County, half of women aged 25–49 first married by age 19. 48 percent of currently married girls aged 15–19 use contraceptives, and 18 percent of girls aged 15–19 have begun childbearing, adolescent birth rate being 99 births per 1000 girls. In the Nyamira County, half of women aged 25–49 first married by age 20. 53 percent of currently married girls aged 15–19 use contraceptives, and 28 percent of girls aged 15–19 have begun childbearing, adolescent birth rate being 133 births per 1000 girls, considerably higher than the national rate (96). Teenage pregnancies of nonmarried girls contribute to early marriage, as some families want to cover the ‘shame’ by getting the girl married off.

In the Gusii community, many of the violations against the rights of women and girls are upheld and justified by **male dominance** which is embedded in several cultural practices and the conception of men as ‘almighty bearers of knowledge and wisdom’. For example, women and girls are socialised to let men make most decisions and to concentrate on domestic duties, at most involving in only small-scale productive activities fetching them inconsistent income. They lack control over family property, and their mobility is restricted allowing them only limited access to knowledge and networks.

4. Problem analysis

Based on the ISF theory of change and the context analysis, this chapter identifies the most important problems and bottlenecks for achieving the desired changes and ISF programme goals in the selected programme areas of Kisii and Nyamira counties.

The first part of this chapter contains analysis of the most significant factors upholding FGM, early marriage, and partner violence in the selected programme areas of Kisii and Nyamira counties. The latter part of the chapter describes main shocks and stressors women entrepreneurs face and analyses reasons for their inability to adapt to these shocks and stressors.

Root causes to FGM, early marriage, and spousal violence in Kisii and Nyamira

According to Kisii traditional behaviour and beliefs, **FGM** entails unique ethnic identity and a rite of passage from childhood to adulthood. Both men and women believe that FGM reduces women's sexual urge and immorality. The major factors upholding FGM in Kisii and Nyamira are described below:

1. **Rite of passage** in many cultures is used to mark the socially recognised transition to (sexual) maturity. Also, in the Gusii community, FGM remains a culturally accepted rite of passage for the girls. The cut has traditionally been accompanied by teachings from older women (aunties and neighbours) on how the girl is expected to behave as a woman and future wife. A girl who has undergone FGM is envied by her peers as she is considered a woman and an accepted member of the community. The girl herself carries the mentality that she is now a woman and starts going after older men, which often leads to teenage pregnancies and early marriages in the Gusii community.
2. **Medicalisation** of FGM: As a consequence of the steps taken by the government of Kenya to end FGM/C (e.g. legislation and charging the local administration with the responsibility of arresting and following up on prosecution), as well as the widespread grassroots efforts to end FGM, parents in some of the practicing counties now prefer to use medical professionals to carry out the cut to avoid being arrested and prosecuted, and to have 'safe' cut with modern equipment and medications. The medical practitioners are tempted to carry out the cut for monetary benefits.
3. **Social pressure** to have a daughter undergo FGM is still strong in the community and many families give in to the pressure and have their daughters undergo FGM. The perceived self-esteem and community recognition that comes with FGM has led to many girls pressure their parents to have them undergo the cut. Stigmatization associated with not undergoing FGM among peers, community and men also contribute to girls choose to undergo the cut to acquire the social acceptance.

The major factors upholding **early marriage** in Kisii and Nyamira are described below:

1. **Poverty and bride price:** Some families are unable to take their children to school or feed them. Despite free education, there are other levies like uniforms and examination fees that the family cannot afford. Some families then subject the children to early marriages to lighten the financial burden and/or to can gain from the bride price that they are given.

2. **Teenage pregnancy** cases have been on the rise in the Gusii community with about one in five (18 percent) girls aged 15–19 years having begun childbearing. The “womanhood” that is alluded to FGM has led to almost half of Kisii women (aged 20–49) to have sex by the age 17 (one year earlier than the national average), and to increased teenage pregnancies. When a child in the family gets pregnant, some families may want to cover the ‘shame’ by marrying off the girl.
3. **Poor parenting.** The economic burden in the family can lead parents spend much time away from home, thus not available for parenting and leaving the children to parent themselves. They may then seek parenting advice from people around them who give ill advice and lure them into early marriage.

Spousal violence refers to any behaviour within an intimate relationship that causes physical, psychological or sexual harm to those in the relationship. It includes acts of physical aggression (slapping, hitting, kicking or beating), psychological abuse (intimidation, constant belittling or humiliation), forced sexual intercourse or any other controlling behaviour (isolating a person from family and friends, monitoring their movements and restricting access to information or assistance. Majority of women in Kisii and Nyamira have experienced spousal violence. Major factors upholding spousal violence in Kisii and Nyamira are described below:

1. **Community level/Gender power relations:** Male dominance, low status of women, and broad social acceptance of violence as a way to resolve conflict perpetuate spousal violence among the Gusii people.
2. **Community level:** Health/police/judicial officials not taking spousal violence cases seriously and not treating survivors with respect constraints women’s help-seeking behaviour.
3. **Relationship level/Accusations of infidelity and partner mistrust:** Anxiety, accusations and suspicion of infidelity are amongst the most significant triggers of spousal violence among the Gusii couples. Jealousy and the fear of infidelity is used as a justification for violence amongst couples.
4. **Individual level/Drug and alcohol use** have long been linked to domestic violence as a catalyst in escalating conflicts into a violent outburst. Alcohol impairs the abuser’s judgment, reduces inhibition and increases aggression. The Gusii community falls amongst those communities with high levels of drug and alcohol use and abuse.

Shocks and stressors that affect women entrepreneurs’ livelihood

This chapter specifies shocks¹² and stressors¹³ that are the most significant threats to women entrepreneurs’ livelihood and occur regularly. ISF programme strengthens women’s resilience capacities so that women can cope with or adapt to these shocks and stressors.

In Kenya, there are both rural and urban women entrepreneurs. Rural women entrepreneurs are mainly involved in farm related activities such as food production and hawking of food

¹² Shocks = external short-term factors that have substantial negative effects on people’s current state of well-being, level of assets, livelihoods, or their ability to withstand future shocks. Shocks can be so called covariate shocks (e.g. climate hazards, economic or socio/political crisis, natural disasters) or more selective shocks that only affect some livelihood groups, households or individuals in a community (e.g. price volatility, job loss, illness, family or community problems).

¹³ Stressors = long-term pressures (e.g. degradation of natural resources, urbanization, political instability, unsafety) that undermine the stability of systems that affect women’s livelihood.

produces at the roadsides and open-air markets. Urban women entrepreneurs are mainly involved in petty trade of merchandise such as second-hand clothes and fast-moving consumer goods (FMCGs). The major shocks affecting both rural and urban women entrepreneurs include sudden change of government policies such as taxation and market restrictions; disease and pest outbreaks such as the COVID-19 pandemic and the locust invasion that happened in 2020; and erratic/unpredictable weather conditions such as hailstones, heavy rains and dry seasons, accidents and fire outbreaks.

On the other hand, women entrepreneurs are prone to stressors such as climate change, high population densities and land limitations, gender inequalities and violence, ignorance and rigid attitudes, market volatility and exploitations, unfavourable/poor government policies and facilities/services such as constant power outages, poor market stalls and low number of extension officers.

The table below shows a list of shocks and stressors affecting women entrepreneurs as identified by the local stakeholders during a Problem Analysis workshop held at Nyamira town on October 23rd 2020.

Shocks	Stressors
<ul style="list-style-type: none"> • Diseases and pests' epidemics, outbreaks such as COVID-19 locust and army-worms invasion • Loss of income, death of breadwinners, unemployment • Accidents • Theft and insecurity • Erratic weather patterns such as droughts, hailstones and floods • Sudden change of government policies such as the COVID-19 restrictions 	<ul style="list-style-type: none"> • Gender constraints including role of woman as the caregiver (of the children, teens, elderly, the sick and the disabled), social and economic exclusion, partner violence, GBV and cultural barriers to a woman on access and control of property • High population densities and limited pieces of land • Poor family planning • Market volatility and exploitations • Low levels of education • Persistent poverty, limited access to capital and quality inputs, irregular incomes, unemployment • Unfavourable government policies and facilities such as high taxation, poor market stalls, inflation, poor road network, power outages • Climate change • Poor soils due to lack of crop rotation and soil testing

Effects of identified shocks and stressors to women and their livelihood

Women entrepreneurs lose their livelihood assets and incomes as a result of erratic weather conditions, sudden change of government policies, disease and pest outbreaks, theft and insecurities, accidents and fire outbreaks. For example, as a result of COVID-19, women traders both rural and urban, were unable to trade as most of the open-air markets remained closed in 2020 due to the government restrictions intended to curb the epidemic. In early October 2020, the whole Kisii and Nyamira experienced hailstones that led to the destruction

of farms of most women. In addition, in Kisii town and across Kenya, there have been frequent fire outbreaks that lead to the loss of stock of most women entrepreneurs.

Women entrepreneurs' confidence to maximise their potential is negatively affected by climate change, ignorance, market volatilities and exploitations, high population densities vis-à-vis limited and over-exploited land, culturally engraved gender equalities, unfavourable government policies and infrastructure. The main reasons that hinder women farmers to progress are lack of land, low prices, unstable markets, poor market conditions, high costs of farm inputs or fear that their spouses will not give them the permission to invest in the business. Due to ignorance and rigid attitudes, most women do not have access to technologies to improve their productivity, profitability and climate resilience, e.g. vertical farming equipment and skills. Poor infrastructure hamper value addition and marketing, and further leads to exploitations by brokers.

Wellbeing of families is in danger when women lose their assets and income and have fewer possibilities to develop their livelihood. There is less money for education, healthcare, sanitation, housing and food. In addition, constant income insecurity and poverty causes depression and other mental problems, domestic violence, breakage of families and even death.

The most important causes for women entrepreneurs' vulnerability to overcome shocks and stressors

This chapter prioritises a) the most important contextual factors that make women unable to prepare and respond to the identified shocks and stressors, and b) the most significant capacities women lack (human, social, material and political) that make them and their livelihoods vulnerable to shocks and stressors.

Women are vulnerable because they **lack relevant skills and knowledge** to negotiate for better prices and quality inputs, to enter more profitable markets, to utilise climate-smart farming methods and technologies, to benefit from methodological data or to take livelihood insurance. Women lack skills and knowledge because they have low education levels and training programmes are not planned for women's needs, women are expected to stay home and not to attend public events, and women lack money to access and buy services.

Women have poor prospects for developing their livelihood because they **lack financial resources** to acquire and use the necessary livelihood assets and technologies, such as water harvesting and irrigation, shade-nets, vertical farming equipment, soil testing kits, insurance and quality transport.

Women rarely associate for resource accumulation, synergy building and risk management both at the production and marketing stages. Women's associations offer important saving and loan services and enable joint input purchase and selling. Well-functioning associations can also organise social services and innovation cooperation to its members, which help adapting to and overcoming shocks and stressing phases of life. It's difficult for women to work in groups because of mistrust, bad past experiences and failed group initiatives, and lack of structures and policies on managing group investments, division of labour and group benefits.

Prevailing cultural norms and practices are formalised in gender roles and women's self-image, for example women rarely own land, make independent decisions and act as innovators and engage livelihoods outside of home. Women are caregivers in families; therefore, their incomes are expected to be used for household expenditure, not for example

for growth of their business. Furthermore, women who challenge the rigid gender norms and roles, by e.g. engaging in economic or other activities in the public sphere face heightened risk of sexual and gender-based violence, abuse, and harassment, both at home (spousal violence), and outside home in the marketplaces, at encounters with officials and customers etc.

One reason for women's vulnerability is **the inability of the government to identify specific challenges and provide basic facilities and services** to women entrepreneurs, such as enough extension officers, market stalls, medical insurance, reliable electricity and security and better roads. Government institutions, such as RDI institutions or regulatory agencies, seldomly work in cooperation with women entrepreneurs although women have an important role in livelihood resilience development.

5. Implementation approach

This chapter identifies the main type of **actors and institutions** that ISF and its partners should work with to achieve its programme goals, and their role in relation to the prioritised problems. Various actors have a critical role in successful programme implementation, but more importantly those actors have a mandate to continue their role after the programme.

ISF implementation approach to prevent harmful practices and violence against women and girls in Kisii and Nyamira

According to the ISF theory of change, harmful practices and violence against women and girls decrease when:

- parents and spouses consider FGM, early marriage and domestic violence as harmful, unacceptable, and preventable
- girls and women know their rights and seek help and justice if experiencing (risk of) violence
- survivors and those at risk of violence and harmful practices are handled with respect and their cases investigated properly by police and judicial officials
- local political leaders create effective policies and budgets to promote women's health, safety, and bodily integrity

To achieve the above listed changes in behaviour, various actors and institutions must be engaged to raise their awareness, and to mobilize them to drive the change:

Opinion leaders, such as **Abagusii council of elders** and **leaders of faith-based organizations** play an important role in condemning harmful practices and violence against women and girls, thereby challenging the social pressure to continue such behaviour on cultural and/or religious grounds. In Kisii context, where medicalisation of FGM is particularly high, it is of crucial importance to sensitise **health workers** about the negative consequences and illegality of FGM. Health workers who reject practicing FGM must publicly stand against the practice. Also, **survivors** of FGM (as well as early marriage and domestic violence) have special legitimacy in raising awareness of the negative consequences. **Media** can amplify these messages.

Peer role models, such as uncut women, parents who have rejected FGM and early marriage and supported daughters' education, men who prefer marrying an uncut woman, or men who oppose wife-beating, play a crucial role in challenging people's view of FGM as a mandatory rite of passage, of wife-beating as a an acceptable way to discipline one's wife and

demonstrate masculinity. Such role models exemplify that there are alternative nonviolent parenting and conflict resolution practices which promote everybody's wellbeing.

To address impunity, and thereby decrease social acceptance of harmful practices and violence against women and girls, **children's officers, police and judicial officials** must be trained on existing legislation and sensitized on victim-sensitive treatment. Furthermore, to encourage women and girls to respect their integrity, to identify violations against their rights, and to report when such violations take place, they need knowledge on their legal and human rights and existing support services and referral mechanisms. In terms of girls, **schools** and teachers are important change agents.

Finally, to ensure that **local political decision-makers (county assembly) and line ministries** assign effective policies and allocate sufficient resources for women's health, safety, and bodily integrity in Kisii and Nyamira, reliable and up-to-date data, active civil society voice, as well as multi-stakeholder dialogue is required.

ISF implementation approach to promote women's economic role in Kenya

Women entrepreneurs are often more vulnerable to economic, political and climate shocks and stressors than men due to prevailing cultural beliefs and practices, as well as institutional norms that formalize these. Beliefs and past experiences also affect women's self-confidence to handle shocks and their willingness to reform livelihoods proactively. According to the ISF theory of change, women's adaptation and transformation capacity is improved by:

- improving women's ability to learn, innovate and reform their businesses in sustainable way
- capacitating women and men to challenge rigid gender norms, roles and responsibilities and to promote spousal livelihood cooperation
- promoting data collection and multi-stakeholder dialogue on constraints to women's livelihood and security

The ISF programme enhances women entrepreneurs' and their organisations' cooperation with relevant actors and promotes multi-stakeholder cooperation and forums, such as the ones described below:

County authorities and national departments, e.g. the departments of agriculture, cooperative and trade, and regulatory agencies, e.g. the Agriculture Food Authority (AFA), Horticultural and Crops Development Authority (HCDA), KEPHIS and Kenya Bureau of Standards (KEBS), are important because they influence the whole resilience context in terms of their policies and regulation frameworks. Local government departments are critical for any multi-stakeholder's forum to succeed.

Advisory institutions, amongst others the Meteorological Department, Kisii and Egerton Universities, Manor House Agriculture Center and Kisii Agriculture Training Centre, have an important role of preparing and building the capacities of women on resilience and mitigation. On the other hand, **research, development and innovation (RDI) institutions**, such as Soil Care, KALRO and Kenya Seed Act, serve as catalysts for change and innovative adaptation strategies.

Private sector actors in value chains, e.g. small-scale industries, local agrovets and stockists, are critical when it comes to 'last-mile' distribution of different resilience products and services to the grassroot women entrepreneurs and farmers.

Finance institutions and mechanisms that are accessible to women, for example SACCO and women-owned table banking, provide women with the needed credit to be used in accessing quality inputs, services and technology. Last but not least, **the village level leadership and administration** comprising of chiefs, community policing and village elders have a role in creating platforms where women can get information and participate. They also play a role in disaster and risk mitigation as they are the focal points between all other stakeholders and women.