

MINISTERIAL RETREAT 1 – WOMEN’S EMPOWERMENT WITHIN THE TRADE AND INVESTMENT SECTORS IN KENYA



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ON 29TH AUGUST, 2018**



Why women's economic empowerment matters

- The economic empowerment of women is a prerequisite for sustainable development, pro-poor growth and the achievement of all the Sustainable Development Goals (MDGs).
- Women's education and economic empowerment is not only a matter of human rights but also human security.
- Investments in gender equality yield the highest returns of all development investments
- Women's economic empowerment is a top priority in the work to reduce poverty. Women must be viewed, just as men are, as economic actors as well as obvious and necessary agents of change.



Kenya's Focus

Kenya's focus on women's participation in and access to trade is manifested in:

1. Progressive and gender responsive Constitution (COK 2010), Policies, Legislations and Programs.
2. Affirmative action Programmes
3. Compliance to regional, continental and , international gender instruments



Kenya's Programmatic focus includes

- **Supporting sectors where women workers and traders predominate to improve wages, working conditions and safety, and remove discrimination**
- **Addressing barriers faced by women entrepreneurs, including the market supply-side gap preventing women from accessing finance**
- **Advocacy for universal access to these services, including in humanitarian responses**
- **Supporting women to access resources and innovations to improve agricultural productivity & income as well as engaging in global value chains**



Focus Illustrated

- Promoting the benefits of effectively targeted and equitable social protection programs to women's empowerment e.g. affirmative action funds, Inua jarii program, Beyond-zero program,
- Enhancing educational outcomes for women and girls, by prioritising school retention and quality education for girls through Free sanitary towels program
- Help improving the business and legal environment for women entrepreneurs – automation of business registration, tax and fiscal compliance processes, gender responsive property ownership and inheritance laws



Focus Illustrated

- Supporting public and private sector organisations to eliminate discrimination against women in their organisations and/or supply chains, including in government procurement AGPO
- Linking Kenyan women in business with counterparts in emerging markets- 50 million women speak project, Ushanga Initiative, Trailblazer program,
- Ensuring our infrastructure investments support women's access to economic opportunities and trade – last mile project and cottage industries



Affirmative Action Funds

- To actualize women's participation in trade and investment, Kenya established Affirmative Action Funds to address exclusions of the identified groups in the economic, social and political arena. These are
 - Women Enterprise Fund,
 - Youth Enterprise Development Fund,
 - Uwezo Fund and
 - the National Government Affirmative Fund.



WOMEN ENTERPRISE FUND

- A Semi-autonomous government agency that works with women in Kenya in order to reduce marginalization which stems from inequality.
- established in 2007
- Promotes the realization of 1st & 5th Sustainable Development Goals on poverty reduction, gender equality and women empowerment.
- Is a Vision 2030 flagship project under the social pillar that seeks to make fundamental changes in four areas namely; Opportunities, Empowerment, Capabilities and Vulnerabilities.



WEF's Products and Services

1. Subsidized loans

- **Constituency Women Enterprise Scheme (CWES):** this is an interest free loan given to registered self-help groups. The loans is given in graduation levels in five cycles from Kshs.100,000 to Kshs.750,000.
- Since inception, the Fund has disbursed loans totaling Kshs. 11,383,821,530 to 1,353,859 women beneficiaries. The Loan Repayment Rate stands at 94%.
- **Financial intermediaries (SACCO lending):** To strengthen financial inclusion of women, the Fund has set aside Ksh.250 Million to on-lend to the SACCOs. To date, Ksh. 35 Million has been disbursed to 7 SACCOs; a total of Kshs. 1,841,830,000 was earlier disbursed through other contemporary financiers.
- **LPO Financing:** the Fund supports women, youth and Persons With Disability to **Access to 30% Government Procurement Opportunities.** 94 beneficiaries have benefitted with tenders worth Ksh. 53,630,700.



WEF's Products and Services

2. **Capacity building on entrepreneurship skills and financial literacy; 1,060,798 women have been trained**
3. **Market support and linkages**
 - **Facilitation of linkages between women owned enterprise and big companies through formation of women Business Clubs for networking. 21 clubs have been registered across the country and 12 exchange programs facilitated. Also, 23 products have been certified and women can now access market across the globe**
 - **The Fund supports women entrepreneurs to exhibit their goods in International trade fairs, ASK Shows and targeted trade fairs. To date; 570 women have been facilitated to participate in all organized ASK shows countrywide and targeted trade fairs. This offers an opportunity for women to network and learn best practices in their areas of interest.**



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THANK YOU

