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Tracking International Funding to Women's Empowerment Collectives in Kenya

Publish WhatYouFund

Women's
Economic
Empowerment
Building evidence for
better investments

About us

Publish What You Fund is the global campaign for aid and development transparency. We envisage a world where aid and development information is transparent, available, and used for effective decision-making, public accountability, and lasting change for all citizens.

About this project

In October 2020, Publish What You Fund embarked on a multi-year project to improve the transparency of funding for women's economic empowerment (WEE), women's financial inclusion (WFI), women's empowerment collectives (WECs), and gender integration (GI).

We are tracking national and international funding to WEE, WFI, and WECs as well as assessing which funders have a GI approach. We have three focus countries for this phase of the work: Bangladesh, Kenya, and Nigeria.

This report is based on research funded by the Bill & Melinda Gates Foundation. Its findings and conclusions are those of the authors and do not necessarily reflect the positions or policies of the Bill & Melinda Gates Foundation.

Navigating the report series

This report is part of the Tracking Funding to Women's Economic Empowerment in Kenya report series. This series includes the following reports:

- Tracking International Funding to Women's Economic Empowerment in Kenya: [Full report](#) and [summary](#)
- Tracking International Funding to Women's Financial Inclusion in Kenya: [Full report](#) and [summary](#)
- Tracking International Funding to Women's Empowerment Collectives in Kenya: [Full report](#) and [summary](#)
- Assessing National Funding for Women's Economic Empowerment in Kenya: [Full report](#)

Findings for Bangladesh and Nigeria are also available. To access our latest findings, please visit our [project page](#).

About this report

This report focuses on international funding to WECs in Kenya. The intended audience for this report is the international funder community, policymakers, and advocates working to advance WECs and gender equality in Kenya.

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ACRONYMS

ADB	Asian Development Bank
ASCAs	Accumulated savings and credit associations
BMZ	Germany Federal Ministry of Economic Cooperation and Development
CAFOD	Catholic Agency for Overseas Development
CGAP	Consultative Group to Assist the Poor
CRS	Creditor Reporting System
DAC	Development Assistance Committee
DFI	Development finance institution
ECWG	The Evidence Consortium on Women's Groups
Finland MFA	Finland Ministry for Foreign Affairs
GAC	Global Affairs Canada
GBV	Gender-based violence
GI	Gender integration
GDP	Gross domestic product
GoK	Government of Kenya
IATI	International Aid Transparency Initiative
IGA	Income generating activities
ILO	International Labour Organization
MOFA	Ministry of Foreign Affairs of Japan
KII	Key informant interview
KLA	Kenya Land Alliance
LBQT	Lesbian, bisexual, queer, and transwomen
NASEP	National Agricultural Sector Extension Programme
NGOs	Non-governmental organisations
NORAD	Norwegian Agency for Development Cooperation
ODA	Official development assistance
OECD	Organisation for Economic Co-operation and Development
OECD-DAC	Organisation for Economic Co-operation and Development's Development Assistance Committee
PWYF	Publish What You Fund
SACCOs	Savings and credit cooperatives
SHGs	Self-help groups
SGBV	Sexual and gender-based violence
SRHR	Sexual and reproductive health and rights
USAID	United States Agency for International Development
UTZ NL	UTZ Netherlands
VSLAs	Village savings and loans associations
WECs	Women's empowerment collectives
WEE	Women's economic empowerment
WFI	Women's financial inclusion

Executive summary

Kenya has made important strides in advancing gender equality. In addition to being a signatory to international and regional instruments, the Government of Kenya (GoK) has made national legal and policy commitments in favour of enhancing women's economic empowerment. Evidence from Kenya reveals that women's groups can offer various kinds of support, including financial support through Village Savings and Loans Associations (VSLAs), which impact women's empowerment.¹ The GoK aims to fund self-help groups (SHGs) through various initiatives, as a platform for fighting poverty and empowering women.^{2,3} Despite this, challenges persist for women's economic empowerment. Women-owned SMEs in Kenya account for 48% of all SMEs, but one of the predominant barriers to growth is the ability to access affordable formal financing options.⁴ Women's groups, including savings groups, have shown positive economic and social outcomes for women.⁵ However, the COVID-19 pandemic has revealed the challenges which threaten to undermine savings groups in times of shock.⁶

A women's empowerment collective (WEC) is a women's group that features five critical elements: 1) group solidarity and networks, 2) pooled savings and shared risks, 3) participatory learning and life skills, 4) critical consciousness of gender, and 5) access to markets & services and collective bargaining. Together these elements build women's human, financial, and social capital. WECs are one approach for integrating and scaling positive financial, health, and livelihood outcomes for women and girls. Consequently, they have been identified as potential enablers for realising women's economic empowerment (WEE), alongside social and political empowerment.⁷

The Kenyan government and international funders increasingly recognise the importance of funding and advancing WECs and women's groups with WECs elements. However, a barrier to achieving progress on WECs is the limited understanding of what WECs activities are funded, who funds them, how, and with what results. Without this information, it remains difficult for policymakers, funders, and gender advocates to make decisions on and/or advocate for the best funding allocations and approaches.

Building evidence

The objective of our research is to provide greater insight into the international funding landscape for WECs in Kenya between 2015–2019 and to pilot a replicable country-based approach to tracking WECs and women's groups with WECs elements that can be used in other country contexts. We also use this exercise to understand the state of transparency among funders supporting WECs and women's groups with WECs elements. We provide recommendations for how funders can better report and publish information that allows us to track funding and monitor progress against WECs objectives more sustainably.

Our report offers insights into international funding for WECs and women's groups with WECs elements, including top funders, the types of projects being funded, and the groups of women the funding is intended to support. There are limitations to the data currently available to understand how international funders are supporting these programmes. We detail these limitations in our report and offer recommendations for funders on how they can improve the reporting and publication of financial and programmatic information that would enable a more comprehensive understanding of the funding landscape for WECs.

We hope our findings will be useful for funders, policy makers, and advocates to encourage more effective and coordinated funding for WECs.

Key findings for Kenya include:

- We identified 57 grant funded projects that supported women's groups with WECs elements but no projects that featured women's groups with all five elements. We did not identify any non-grant funded projects (loans, guarantees, and equity) that supported women's groups with WECs elements.
- Grant funding for women's groups with WECs elements was a small proportion of funding for WEE between 2015–2019.
- The most common WECs element featured in the women's groups we identified was participatory learning and life skills. This was followed closely by the women's groups with activities that focused on access to markets & services and collective bargaining.
- When mapped against our typology, most women's groups fit into the non-financial category. These groups did not feature any financial activities such as savings, credit, or insurance, but still engaged in economic activities more broadly.
- The majority of women's groups with WECs elements projects were funded as standalone projects (38 out of 57 projects). The remaining projects integrated WEC activities into WEE/gender (14 projects) or broader development programs (five projects).
- Funders did not publish results data for most projects identified in the open data sources used for this analysis. One project published information on some of its project outcomes but not against all indicators. Only one project had a project completion review that outlined their results. Results data is key for monitoring progress and understanding impact.

Transparency recommendations: International funders can improve information on funding to WECs and women's groups with WECs elements through publication of consistent, robust, timely, accessible, and comparable data across datasets and development finance institution (DFI) portals.

- Particular attention should be paid to key fields, such as consistent reporting of the OECD gender markers, sectors, implementers, and targeted groups, as well as publishing clear project titles and detailed project descriptions. All information should be harmonised across data platforms to ensure consistent information.
- Publish all evaluations in a timely way to ensure maximum learning. This includes projects with multiple objectives, which is especially relevant when WECs are a sub-component of larger programming.
- Publish data in accessible formats to allow all stakeholders better access.

Providing this information in a consistent and complete way will enhance the ability to understand where and how funding is being delivered at the country level, which in turn can inform more strategic decision-making. Our global transparency report (forthcoming 2022) will further unpack data challenges and include additional recommendations.

1. Introduction

1.1 Objective

The objective of our research is to provide greater insight into the international funding^a landscape for women's empowerment collectives (WECs) in Kenya between 2015 and 2019^b and to pilot a replicable country-based approach to tracking WECs that can be used in other country contexts.

Using Kenya as a case study example, our report offers insights into international funding trends for WECs, including top funders, the types of projects being funded, and the groups of women the funding is intended to support. While our research objective primarily focused on mapping funding to WECs, this terminology is relatively new and there are limitations in the data currently reported to open data sources. As a result, our research also included women's groups which incorporated WECs elements in our review. The report closes with specific recommendations on how funders can improve the transparency of funding information towards WECs through improved reporting and publication.

We hope our findings will be useful for funders, policy makers, and advocates to encourage more effective investments for WECs.

1.2 Defining women's groups and WECs

Our analysis of international funding to Kenya examined projects that supported both WECs, as well as women's groups which featured defining characteristics or elements of WECs.

Women's groups: The Evidence Consortium on Women's Groups (ECWG) uses women's group as an umbrella term commonly used to refer to different types of economic, health, and community groups with a primarily female membership.⁸ We use this definition when referring to women's groups in this report.

Around the world, women join groups to provide economic and social support to each other.⁹ Groups vary widely in their design, implementation, purpose, governance, and financing.¹⁰

Types of women's groups: Women's groups can include a 'range of models—including small collectives and larger federations of women.'¹¹ These groups vary across country contexts and go by different names including savings groups, self-help groups (SHGs), village savings and loan associations (VSLAs).^{c,12} In the case of Kenya, we also find also find *chamas*. These can adapt either of two concepts: the merry-go-round where all the money contributed during the routine *chama* meeting is given to one person or saved in a bank account, or table banking that is similar to a VSLA where members routinely contribute a fixed amount of money and take soft loans with interest.¹³

Research has shown that mobile money platforms and *chamas* are the most popular saving instruments among women in both rural and urban areas in Kenya.¹⁴ Additionally, *chamas* are popular sources of agri-finance for women aged 16–64.¹⁵

^a We examined funding from bilateral, multilateral, DFI, and philanthropic funders.

^b Data from our four main data sources covers the period 2015–2019 which reflects the most up-to-date and completed publicly available reporting information by international funders.

^c In this report we also consider CARE's definition of collectives to include "economically oriented groups such as village savings and loan associations (VSLAs), producer groups and agricultural cooperatives as well as identify-oriented groups such as self-help associations." For more information, visit:

https://www.care.org/wp-content/uploads/2020/10/care_crossproject_wee_revisedformat_june_2016.pdf.

Apart from size and purpose, women's groups differ in terms of membership. Membership may be women-only or mixed gender where a majority of the members are women.¹⁶ Women-only groups are essential in creating safe spaces where women can nurture their leadership skills, agency, and collective capacity to challenge issues they face such as violence and abuse and to gain knowledge in various economic areas.¹⁷

Research in Kenya showed that women joined women's groups to improve their social, economic, political, and cultural status in their societies and that these groups acted as building blocks to women's movement.¹⁸

WECs: As defined by the Bill & Melinda Gates Foundation, a WEC is a women's group that possesses five critical elements: 1) group solidarity and networks, 2) pooled savings and shared risks, 3) participatory learning and life skills, 4) critical consciousness of gender, 5) access to markets & services and collective bargaining (Table 1). These elements offer pathways to women's human, financial, and social capital.

These groups share some common defining features including voluntary membership, self-governance, regular engagement, and contribution of time, resources, and/or money. While the nature of the group could be financial, economic, or social, there is also a focus on empowering and improving the lives of individual members.¹⁹

Because of the presence of the five elements below, WECs have been classed as a distinct sub-type of women's group.²⁰

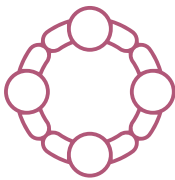




Element	Description		
<p>Element 1* Group solidarity and networks</p> <p>Description Building individuals' social networks, fostering trust and group cohesion</p> 		<p>Element 2 Pooled savings and shared risks</p>	<p>Opportunities for saving and lending, links to financial institutions, pooled risk, and resources to build group equity</p>
<p><i>*This element was a prerequisite for a project to be considered as targeting a WEC or a women's group</i></p>		<p>Element 3 Participatory learning and life skills</p>	<p>Practical and relevant learnings on financial literacy, health practices and services, and business-related problem-solving</p>
		<p>Element 4 Critical consciousness of gender^d</p>	<p>Empower a sense of personhood: identify and question inequalities and power,²¹ dialogue and peer-to-peer sharing, collective problem solving, greater control, decision-making, and negotiating power</p>
		<p>Element 5 Access to markets & services and collective bargaining</p>	<p>Reduce transaction costs, connect to local government and service providers, political or social bargaining power through numbers and collective action</p>

Table 1: Elements of WECs (Source: Bill & Melinda Gates Foundation)

^d Referencing a 2014 special issue perspective written by Melinda French Gates, women and girls gain critical consciousness when they identify and question how inequalities and power operate in their lives and affirm their sense of self and their rights. For more information, read: "Putting Women and Girls at the Center of Development." Science 345 (6202): 1273–75. <https://doi.org/10.1126/science.1258882>.

WECs as an accelerator for WEE: A growing body of literature identifies WECs as a potential accelerator of WEE, alongside social and political empowerment.²² WEE is both a process and outcome of enhancing women's skills, agency, access to and control over resources, and bargaining power. Some evidence suggests that WECs are one approach for integrating and scaling positive financial, health, and livelihood outcomes for women and girls.²³ Evidence from Kenya reveals that women's groups can offer various kinds of support, including financial support through VSLAs, which positively impact women's empowerment.²⁴

Although evidence on the pathways to empowerment is mixed, some positive effects of WECs include empowering women financially by offering access to savings and credit facilities. The group structure enables WECs to access markets with greater collective bargaining power. WECs also offer learning opportunities where members can acquire knowledge and skills in various areas affecting their overall lives, such as financial inclusion, livelihoods, health, and agency.^{25,26}

While there is growing literature on the potential of WECs as an enabler of WEE, there is a lack of systematic and measured approach to assessing the impact of different group models. ECWG has developed a learning agenda,^e in addition to comprehensively analysing evidence gaps on the impact, cost-effectiveness, and the implementation of women's groups at scale.²⁷ ECWG's research on women's groups has offered invaluable insights into what is working and what is needed to move the WECs and women's group agenda forward.

^e A learning agenda includes: 1) a set of questions addressing critical knowledge gaps, 2) a set of associated activities to answer them, 3) products aimed at disseminating findings and designed with usage and application in mind.
<https://usaidelearninglab.org/qrg/learning-agenda>.

2. Methodology

2.1 What did we track?

The framework below details the scope of what was included in our efforts to map international funding to WECs in Kenya. WECs is a relatively new terminology and concept thus there are few examples to analyse. As a result, our research also focused on women's groups which have incorporated WECs elements. We did this to gain an understanding on how funders target WECs elements. Funding and programmatic insights can help inform coordinated support for WECs.

We adopted the framework (Table 1) established by the Bill & Melinda Gates Foundation to identify WECs, as well as women's groups with WECs elements. Group solidarity and networks was a prerequisite element for any group to be included as a WEC or women's group. As such, a group had to contain at least two elements outlined in Table 1 to be included in our sample of projects.

We developed a typology (Table 2) to categorise women's groups with WECs elements into four types of models. This helped us distinguish between WECs and women's groups with particular WECs elements. WECs must feature all five elements and are referred to as 'comprehensive WECs' in the table below. Women's groups with WECs elements can be sorted into 1) traditional savings groups, 2) layered financial groups, 3) non-financial groups, based upon the WECs elements that they demonstrate.^f Given that 'comprehensive WECs' are still rare, this categorisation of different models supports our understanding of how WECs elements feature in women's groups in Kenya.

Model	Elements	Definition
1. Traditional savings group	<ul style="list-style-type: none"> Group solidarity and networks Pooled savings and shared risks 	These groups focus on savings and lending activities that aim to achieve financial empowerment for their members
2. Layered financial	<ul style="list-style-type: none"> Group solidarity and networks Pooled savings and shared risks plus, one or two of the following: <ul style="list-style-type: none"> Participatory learning and life skills Critical consciousness of gender Access to markets & services and collective bargaining 	These groups focus on financial activities such as savings and lending, and have socio-political, health and/or livelihood programming
3. Non-financial	<ul style="list-style-type: none"> Group solidarity and networks plus, any of the following: <ul style="list-style-type: none"> Participatory learning and life skills Critical consciousness of gender Access to markets & services and collective bargaining without pooled savings and shared risks.	These groups have social-political, health and/or livelihood programming, and do not engage in any financial activities
4. Comprehensive WECs	All five elements	These groups address economic and socio-political empowerment issues by layering all five WECs elements

Table 2: Publish What You Fund typology for categorising WECs and women's groups with WECs elements

^f Our research offers one suggestion for categorising women's groups with WECs elements. There are other typologies, most notably a recent approach offered by the ECWG that considers membership, primary organising purpose, and secondary activities. Please read more: <https://womensgroupevidence.org/improving-evidence-womens-groups-proposed-typology-and-reporting-checklist>.

2.2 How did we track funding to WECs and women's groups with WECs elements?

Literature reviews, surveys, and interviews: We applied a mixed methods approach to track international funding for WECs and women's groups with WECs elements in Kenya. We used a literature review and, using an open and closed question format, we undertook 23 key informant interviews (KIIs) and reviewed 56 survey responses.

Data sources for tracking funding to WECs and women's groups with WECs elements:

We carried out desk research using two publicly available data sources: International Aid Transparency Initiative (IATI) and the Organisation for Economic Co-operation and Development (OECD) Creditor Reporting System (CRS). We also used two data sources that are not publicly available: Candid and Consultative Group to Assist the Poor (GCAP) funder survey data. We examined data from 2015–2019.^g These four data sources contain financial and programmatic information on projects from bilateral, multilateral, DFI, and philanthropic funders.

We split our findings by grant funding^h and non-grant funding.ⁱ These two types of international funding are fundamentally different which means that we cannot compare or combine them. As such, when talking about international funding to Kenya, we analysed these two funding flows separately.^j

Desk research and review: Our approach to identifying projects^k that supported WECs and women's groups with WECs elements consisted of a systematic step by step process which was applied to the data collected from our four data sources.

1. **Gender marker:** Funders can mark their projects using the OECD's Development Assistance Committee (DAC) gender marker in both CRS and IATI data. We searched our database for projects marked with the OECD-DAC gender marker ([Box 1](#)) to identify projects that were potentially addressing women's groups with WECs elements. Projects that explicitly did not intend to support women's empowerment through an OECD-DAC gender marker score of 0 were excluded from our review. This gave us an initial baseline of projects which had a clear gender intention.
2. **Gender search terms:** Not all data has an OECD-DAC gender marker. For this data, we used a set of predetermined gender inclusive search terms^l to identify projects. This enabled us to capture a greater number of potential projects supporting women's groups with WECs elements in our baseline.
3. **Group search terms:** We used a set of commonly used group terms to further filter for projects whose titles and descriptions contained these terms. This allowed us to narrow down to projects that seemed to support women's groups. These terms were refined to the country context to include terms specific to Kenya.^m

^g Data from our four main data sources covers the period 2015–2019 which reflects the most up to date and completed publicly available reporting information by international funders. At the time of our analysis, this was the most up to date publicly available information.

^h Grant funding refers to funders' reported disbursements for standard grants (30 number of distinct projects), cash grants (26), grants to individuals (one), reimbursable grants, and unspecified grants.

ⁱ In this report non-grant financial flows refers to funders' reported commitments for standard loans, aid loans excluding debt re-organisation, investment related loans, common equity, loan to private investor, and acquisition of equity in developing countries— not part of joint ventures.

^j For more information concerning the key differences between grant and non-grant funding, please see our report on Tracking International Funding to Women's Economic Empowerment in Kenya (Box 1 in the methodology section).

^k When referring to the number of 'projects', this report refers to unique ('distinct') project titles. Our team has checked for slight variations of project titles by the same funders across platforms, such as different US/UK spelling or use of blank spaces but has accepted larger variations to be considered as separate projects, for instance when a funder adds 'phase 1' or 'phase 2' to a project title.

^l To view all gender inclusive search terms, please refer to the 'Gender terms' tab in our search terms Excel sheet: <https://www.publishwhatyoufund.org/download/wee-search-terms/>.

^m To view all groups terms, please refer to the 'WECs terms' tab in our search terms Excel sheet: <https://www.publishwhatyoufund.org/download/wee-search-terms/>.

- 4. Manual review for WECs elements:** We reviewed the titles and descriptions of resulting projects using a set of guiding questionsⁿ to determine whether the project targeted a women's group that contained WECs elements. We also reviewed projects to identify those with a majority women membership. We identified 57 grant projects supporting women's groups with WECs elements. We did not identify any 'comprehensive WECs' or non-grant funding supporting these programmes in our review.
- 5. Categorised into our WECs framework:** Once the projects were determined to support women's groups with WECs elements, they were sorted into the four models as outlined in [Table 2](#).

By necessity, we accepted funders' designations in their reported data. For example, we accepted at face value the designation of sector codes and the OECD-DAC gender marker. We are aware that funders may interpret and apply codes and scores differently, or even revisit coding in the later years of a project.

To produce a replicable approach to tracking funding at a country level our approach relied on project titles and descriptions for key word searches where there was not an OECD gender marker in the data. A lack of detail or explicit mention of WECs elements related objectives in these fields can result in projects not being captured in our search.

Gender intentionality: we conducted a further analysis to better understand how funders integrated gender intentionality into their projects.

We used the OECD-DAC gender marker (see [Box 1](#)) to help us understand gender intentionality among funders who applied the marker in our dataset.

Box 1: The OECD-DAC approach to monitor policy intentions

The OECD-DAC CRS is the standard for ODA reporting globally. Funders are encouraged to use codes and markers at the design stage of programmes and projects to indicate their intended support to various sectors and policy areas.

Sector and purpose codes: These codes can be used to map funding to different sector and thematic areas, for example, health, education, agriculture, banking, and financial services.

OECD-DAC gender equality policy marker: The OECD-DAC developed a gender marker to track funders' intended financial support to gender equality and the empowerment of women. Funders can use the marker to indicate to what degree their investments intend to target gender equality with a three-point scoring system:^o

- Not targeted (0) = gender equality is not a goal
- Significant (1) = gender equality is a significant, but not primary, objective
- Principal (2) = gender equality is the primary and explicit objective

The OECD notes in their [2022 guidance](#) that a principal score is not by definition better than a significant score. Instead, they argue that development partners should apply a twin-track approach to combine dedicated interventions (usually score 2) with integrated aid or gender mainstreaming (usually score 1). [The OECD-DAC handbook](#) offers funders a comprehensive overview of the minimum criteria projects must meet to qualify for a score with clear project examples.

The latest guidance also underscores that the OECD gender marker scores indicate funders' intentions and inputs, not their gender equality impact and outputs. To create transformative change in gender equality, they recommend funders monitor and evaluate their gender equality results, for instance by investing in and using *ex post* or impact evaluations and meta-evaluations.²⁸

Of the projects we identified in Kenya as supporting women's groups with WECs elements, 89% of grant funding was marked using the OECD-DAC gender marker 1 or 2. Of that:

- Funding marked with an 'OECD principal' gender score was 30%
- Funding marked with an 'OECD significant' gender score was 70%

Given the number of projects for which the OECD gender marker was not applied in our dataset, we undertook an additional step to understand intentionality in projects where an OECD-DAC gender marker score had not been applied. Our team at Publish What You Fund (PWYF) reviewed the titles and descriptions of these projects to assess whether a project had a partial focus on women or an exclusive focus on women ([Box 2](#)).

^o Please review the OECD-DAC Gender Equality Policy Marker Handbook: <https://www.oecd.org/dac/gender-development/Handbook-OECD-DAC-Gender-Equality-Policy-Marker.pdf>.

Box 2: PWYF exclusive and PWYF partial focus on women

After collecting data from our four different data sources (OECD CRS, IATI, CGAP, Candid), we went through a cleaning process to ensure we only counted funding reported by a funder once. To be able to conduct as granular analysis as possible, we prioritised the most descriptive and comprehensive data for each funder. Often times, this led to us keeping funders' IATI data.

We know from our previous work²⁹ that many funders do not yet report on the OECD-DAC gender equality policy marker in their IATI data. In addition, funders are unable to report on this marker in their CGAP or Candid data. To be able to give a rough indication of the gender intentionality of this funding not marked against the OECD-DAC gender marker, we conducted a search for key gender-related terms to project titles and descriptions. We then manually reviewed these projects to assign one of two scores:

- 'PWYF exclusive focus on women' = projects mention women and girls as their only target group
- 'PWYF partial focus on women' = projects mention women and girls among other target groups, such as men, boys, and children

It is important to note that assigning the OECD gender marker scores is a thorough process, and the PWYF marker scores are not an attempt to replicate them. Our analysis aims only to provide further insights into the gender intentionality of projects without an OECD gender score.

Of the projects we reviewed in Kenya for women's groups with WECs elements without an OECD gender marker score:

- Funding which had an 'exclusive focus on women' was 30%
- Funding which had a 'partial focus on women' was 70%

The OECD and PWYF breakdown both refer to funding that targets women's groups with WECs elements. We use the four-part distinction between 'OECD principal/significant' and 'PWYF exclusive/partial' focus on women to distinguish gender intentionality within WECs funding throughout our analysis. This four-part disaggregated distinction both avoids overestimating the amount of funding going to WECs and provides a more nuanced picture of funding. Especially for projects marked as 'OECD significant' and 'PWYF partial focus on women', aggregating funding amounts would overestimate WECs funding because these projects also address other objectives and target groups. Finally, it isn't possible to isolate just the funding amounts for WECs as that level of budgetary information is rarely provided.

2.3 COVID-19 and WECs funding

To understand how projects in Kenya that support women's groups with WECs elements also addressed the effects of the COVID-19 pandemic, we analysed IATI data for 2020–2021. We identified projects that addressed COVID-19 using a COVID marker^p which funders can attach to their reporting in IATI. This was supplemented with a list of pre-determined COVID search terms to help us capture data where the marker had not been used.^q At the time of this analysis, comprehensive reporting of international funding to COVID-19 was still in its early stages.

^p For detailed methodology on the COVID marker, refer to IATI methodology: <https://iatistandard.org/en/guidance/standard-guidance/covid-19/>.

^q To view all COVID search terms, please refer to the 'COVID terms' tab in our search terms Excel sheet: <https://www.publishwhatyoufund.org/download/wee-search-terms/>.

2.4 Data considerations

As with any methodology and dataset, there are considerations and issues that affect the analysis that readers should keep in mind. Please note the following (Box 3) to better contextualise our findings:

Box 3: Data considerations

- We rely on international funders^r to publish data that is comprehensive, timely, and comparable. The quality of this data is variable across publishers and our analysis is constrained by these data quality issues. For instance, lack of detailed reporting prevents us from providing a comprehensive analysis of which types of organisations implement projects, which groups of women are being targeted with projects, and project results.
- Poor reporting of results/impact data is a common issue beyond WEC/WEE/WFI project reporting. We use secondary literature to help contextualise the findings given limitations around impact data and do not make assessments on the effectiveness of interventions in this study.
- In merging data, where funders reported to more than one of our four data sources for a particular year, we defaulted to the data with the most project level detail. This preference for detailed information could be a partial explanation of why the OECD-DAC gender marker uptake appears low for some key funders, as the use of the marker is mandatory for OECD-DAC members in the CRS and voluntary in IATI. Inconsistent use of the OECD-DAC gender marker by funders across datasets has been highlighted in our previous report.³⁰
- Non-grant financial flows typically have less detailed reporting than grants funding. DFIs, for example, do not routinely publish project level funding, at least to open data sources. There is sometimes more information available on DFIs' own portals but searching is time consuming and affects replicability. A deep dive into this topic^{31,32} echoes our previous work that there is a broader underlying issue with the transparency of DFI funding. This report is a starting point to highlighting what this means for WECs reporting.³³ Our global transparency report (forthcoming 2022) will provide a more in-depth review of data challenges.
- We conducted our analysis up to 2019 to include the most up to date reporting for all four data sources. At the time of research, IATI had more complete reporting for 2020–2021, which was used to analyse COVID-19 funding.

For more information, please see our full [methodology](#).

3. National policy and development priorities for women's groups in Kenya

3.1 National Policy Context

When examining the scope of international funding to Kenya, it is important to recognise that funders' decisions are guided by various factors, including their own strategies as well as national priorities. This was highlighted through our KII process, where both were cited as factors influencing funding.⁵

The Government of Kenya (GoK) recognises the importance of realising WEE. In addition to the constitutional provisions for gender equality and freedom from discrimination, as well as an elaborate bill of rights coupled with the signing of international treaties, the GoK also has a successful history of facilitating access to affordable credit and financial services for various women's groups and SHGs.³⁴ Key initiatives have included:

- In 2021, the GoK established the Biashara Kenya Fund to expand access to financial resources for groups or enterprises established by women, youth, and persons with disability, and generally micro, small, and medium-sized enterprises.³⁵ This fund replaces the various flagship affirmative action fund initiatives (i.e. the Women Enterprise Fund, the Uwezo Fund, and the Youth Enterprise Development Fund).³⁶ Collectively these funds have a successfully history of funding women's groups, SHGs and women-owned savings and credit cooperative organisations (SACCOs).³⁷ The Uwezo flagship fund, as of 2020, noted that close to 50,000 women's groups had received funds since its creation.³⁸
- In addition to SHGs, cooperative societies and SACCOs have been established as important for national social and economic development. As such, the government has provided support to these groups. Under the previously established Women Enterprise Fund, the government provided financing to women's groups involved in diverse agricultural activities. This promoted food security, contributing to the Big Four Agenda and Vision 2030.³⁹ Additionally, it was reported in 2019 that to facilitate the formation of SACCOs, the Fund had facilitated the sensitisation of 27,431 women on the formation of SACCOs. As a result, it was noted that 157 women owned SACCO have been registered across the country.⁴⁰

Taken together these reflect efforts to mainstream gender and provide equal opportunities to women in Kenya, including through women's groups.

3.2 National budget expenditure

We also attempted to track national funding to WECs and women's groups with WECs elements in Kenya. This research is outlined in a separate report.⁴¹

4. International funding to women's groups with WECs elements in Kenya

4.1 Overview of funding

Our review of international funding to Kenya revealed 57 grant projects supporting women's groups with WECs elements between 2015–2019. We did not identify any 'comprehensive WEC' projects or any such programmes that were funded through non-grant funding.

[Figure 1](#) demonstrates the contrast when comparing total WEE funding to funding for women's groups with WEC elements during the period 2015–2019. The proportion of grant funding to projects supporting women's groups is much lower. For this reason, the funding amount for women's groups was hard to visualise. The smaller decimal funding amounts visualised in [Figure 1](#) represent funding to women's groups with WECs elements in Kenya.

Funding to projects that support women's groups with WECs elements was a small portion of total WEE funding between 2015–2019

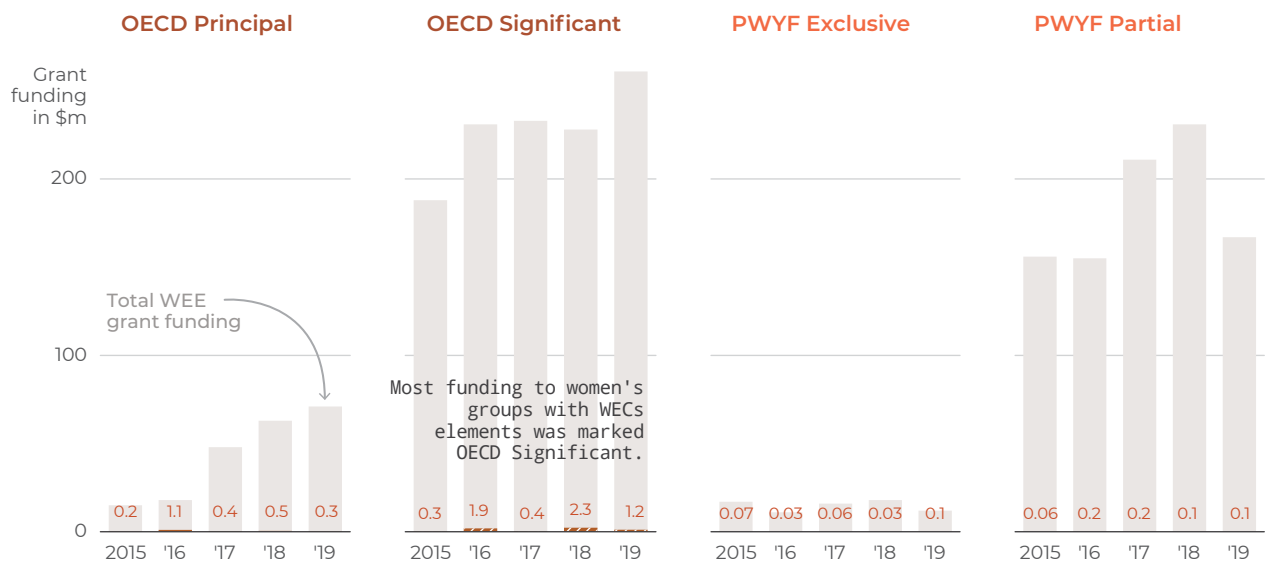


Figure 1: Grant funding trends for projects supporting women's groups with WECs elements compared to international grant funding to WEE, broken down by gender intentionality (2015–2019, \$m)

While grant funding to WEE increased overall between 2015–2019, the portion of funding for projects supporting women's groups with WECs elements remained limited ([Figure 1](#)). Notably, funding for those projects marked 'OECD principal' or 'PWYF exclusive focus on women' is lower than those marked 'OECD significant' or 'PWYF partial focus on women'.

In many cases, WEC activities are a sub-component of a larger project. Taking these totals at face value risks distorting our sense of the funding landscape for WECs (see [Figure 2](#)). For this reason, the rest of our report uses project numbers as the unit of analysis.

Grant sizes varied widely among projects

Projects sized by grant funding

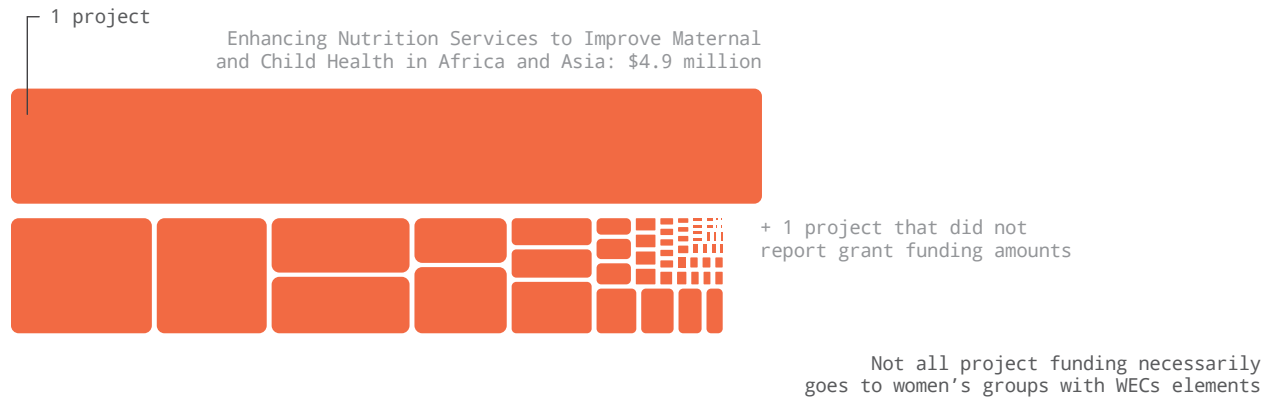


Figure 2: Projects sized by international grant funding (2015—2019, \$m)

The project that received the most funding was 'Enhancing Nutrition Services to Improve Maternal and Child Health in Africa and Asia' and is displayed in [Figure 2](#). This is an example of how one project risks distorting the funding picture. This project was funded by Global Affairs Canada (GAC) in 2016, 2018, and 2019 and was worth \$4.9m.^t It focused on improving the health and nutrition status of poor and vulnerable mothers, new-borns, and children. Part of the project's activities included providing training to peer-based networks/care groups on malnutrition prevention and sexual and reproductive health rights (SRHR). This project was marked as 'OECD significant' and had notably higher grant funding compared to other projects. As this project incorporated WECs elements alongside other objectives, we cannot determine how much of the funding amount went to supporting activities directly related to women's groups.

4.2 Understanding how funders support WEC activities

We screened projects for the five WECs elements highlighted earlier in the methodology section of our report ([Table 1](#)), noting that the group solidarity and networks is a required element for the project to be considered for the WECs research.

^t All funding amounts in this report refer to USD currency in millions (\$m).

Understanding how WECs elements map to women's groups

Number of projects

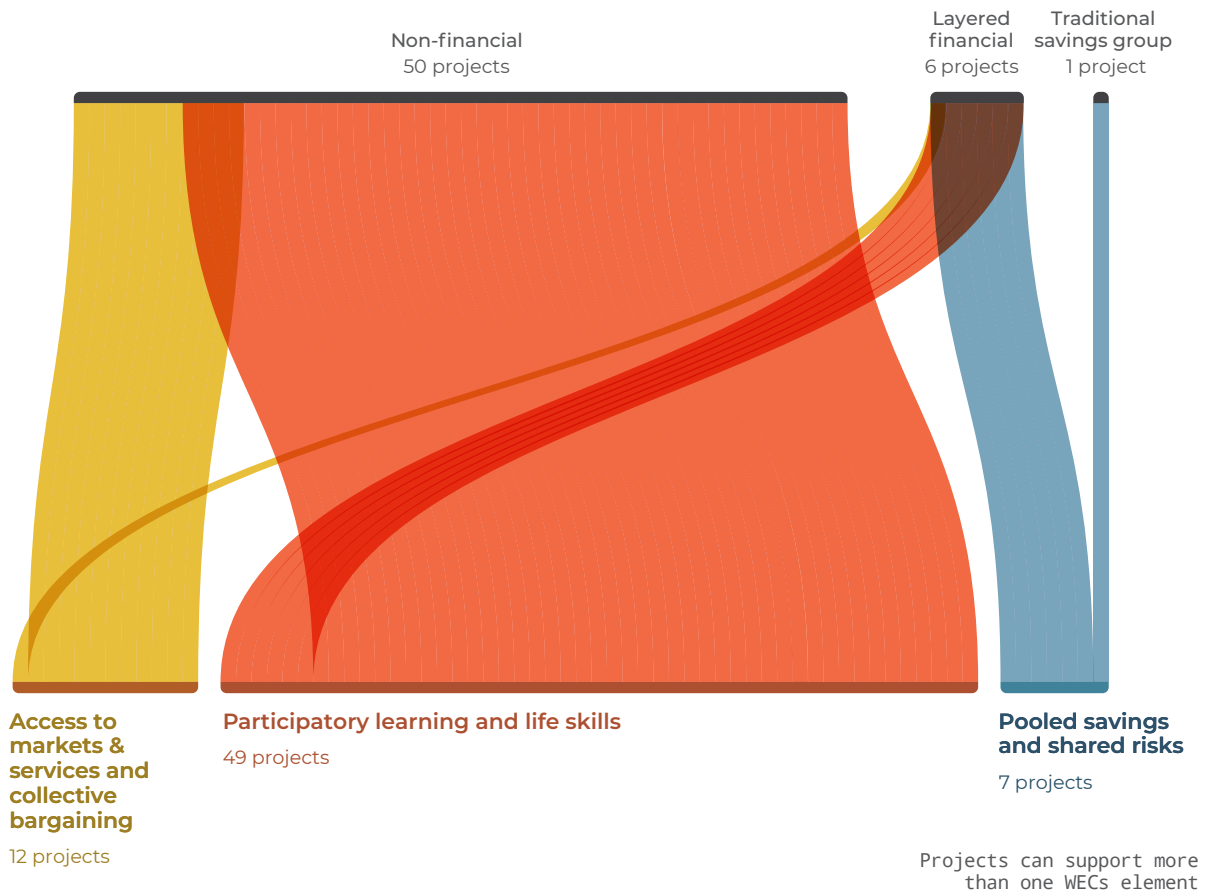


Figure 3: Relationship of women's group models to WECs elements, broken down by project numbers (2015—2019)

The most common WECs element across the 57 projects was participatory learning and life skills (Figure 3). These projects supported women's groups activities where group members were engaged in learning new skills or sharing learning experiences. For the participatory learning and life skills element, activities included training and information sharing in agriculture, health and nutrition, entrepreneurship, livelihood, advocacy, leadership, environmental conservation and recycling, and adult literacy. Examples include:

- In 2015, Mama Cash funded the Pastoralists Girls Initiative, supporting a group of Somali girls and women in North Eastern Kenya. This group helps members to participate in political decision-making by training women candidates and elected women officials on how to formulate bills and policies. They also work with girls between 12 and 18 years of age to ensure that they are informed about their rights.
- A project funded by Abilis Foundation in 2017 involved training a women's group in bee-keeping for increased income and improvement of the economic status of the women.

The earlier mentioned GAC funded project, 'Enhancing Nutrition Services to Improve Maternal and Child Health in Africa and Asia' provided training to peer-based networks/care groups on malnutrition prevention and SRHR. Research has provided some insights into how participatory learning and action may lead to improved health outcomes for women and children.^{42,43,44} One review found that in low resource settings, women's groups engaged in participatory learning and action could have an impact on clean birthing practices and uptake of antenatal services, which in turn could lead to improved maternal and neonatal health.⁴⁵ The study also noted that engaging and mobilising women's groups in participatory learning may complement professional maternal health related services for improved health.⁴⁶

Many of the projects we found targeted multiple WEC elements. The second most common element of the women's groups was access to markets & services and collective bargaining, as illustrated in [Figure 3](#). Projects featuring this element included:

- The UTZ Netherlands (UTZ NL) funded a project, 'Building Capacities for Sector change: country program Kenya', between 2016- 2019. Project activities included strengthening farmer groups to increase the bargaining power of smallholder farmers in the supply chain.
- In 2018–2019 Comic Relief funded 'Safe space for capability and opportunity in Siaya County, Kenya'. The project sought to develop a Code of Dignity for Boda Boda's (public motorcycle transport) that would be sanctioned by Siaya County government and women groups. This would help women and girls access legal redress when they experience violence and abuse while using this form of transport.

We identified seven projects that had the pooled savings and shared risks element. Examples include:

- Catholic Agency for Overseas Development (CAFOD) funded 'Integrated Food Security Project, Phase II - Caritas Maralal' in 2018–2019. This project aimed to contribute to food security through an integrated approach which would promote food production and income generation and encourage the formation of VSLAs.
- Between 2015–2017 the Norwegian Agency for Development Cooperation (NORAD) funded 'PYM-Tuinuane Women Project'. It promoted the establishment of self-managed accumulating savings and credit associations (ASCAs) where business and literacy training could take place and where members could access saving and credit services.

Understanding exactly how these different elements or pathways lead to improved outcomes for women is challenging, complex, and context dependent. More data and measuring impact through rigorous impact evaluations is needed for a better understanding.⁴⁷ See also [Box 4](#).

Box 4: Measuring impact of international funding for women's groups

A barrier to measuring the impact of women's groups with WECs elements is the lack of in-depth programmatic information. There is a lack of data in the centralised data repositories which evaluate the impact on women's empowerment and improved livelihoods. Funders had not published thorough impact evaluations for any of the projects we identified. One project published information on some of its project outcomes but not against all indicators.⁴⁸ One project provided an end of year project evaluation which expanded upon its results.

This NORAD project, "PYM-Tuinuane Women Project", aimed to improve the livelihoods of Kenyan women through access to savings and loans through ASCAs. Originally a literacy project, it expanded to include measures to support economic stability.⁴⁹

Two evaluation reports published in 2015⁵⁰ and 2017,⁵¹ report on achievements and impacts on women's livelihoods/economic security because of group membership. The evaluation notes that, at the end of 2017, the ASCAs was formalised and was successfully registered as Tuinuane SACCO, with a reported 40,249 members (39,183 female and 1,066 male).

For the end of project evaluation in 2017, mostly women members were interviewed. Most of the project participants had been in the group for one to three years (22%), four to seven years (47%), or over seven years (21%). The remaining had been a member for less than 12 months. Some observations included:

- 51% of members were reported to have increased their loaning capacity. This was attributed to increased savings and a significant increase in income levels from their business which was reported to be 50 to 250% from what they earned before joining the group.
- Members took loans either to initiate new or to expand small businesses, including kiosks, vegetable, and fruit vendors, selling of second-hand clothes, shops, hardware, and improved crop farming and livestock keeping.
- Women reported that increased income earned from business enabled their ability to save and to contribute to family income; 98% of participants reported a change in social status, with a feeling of being more valued by community members and family.
- Intra-household relationships also improved. The evaluation attributes this to women's ability to make financial contributions to household needs such as payment of school fees, house rent, and medical needs.
- Members also reported a shift from informal financial savings (friends and family, merry go rounds, and shopkeepers) to formal financial savings institutions (Tuinuane, bank, and other SACCOs).

The ECWG Learning Agenda notes four critical areas for improvement for measuring impact. This includes standardised measurement outcomes and cost effectiveness tools as well as the inclusion of mixed methods research approaches and the use of large-scale surveys.⁵² All of these would allow for a more in-depth and standard approach to measuring the impact of WEC related projects.

We also sought to analyse how funders supported different WECs elements. Most of the funding to women's groups' projects came from bilateral government funders, with GAC reporting the highest funding amounts. Other top funders included UTZ NL, the Ministry of Foreign Affairs of Japan (Japan MOFA), Finland's Ministry for Foreign Affairs (Finland MFA), and Germany's Federal Ministry of Economic Cooperation and Development (BMZ). Funding from these funders was 83% of the total funding going to projects supporting women's groups with WECs elements.

[Figure 4](#) illustrates funders with the most projects and shows that most of them supported projects which focused on multiple elements.

Funders most often targeted **participatory learning and life skills** when funding women's groups with WECs elements

Number of projects

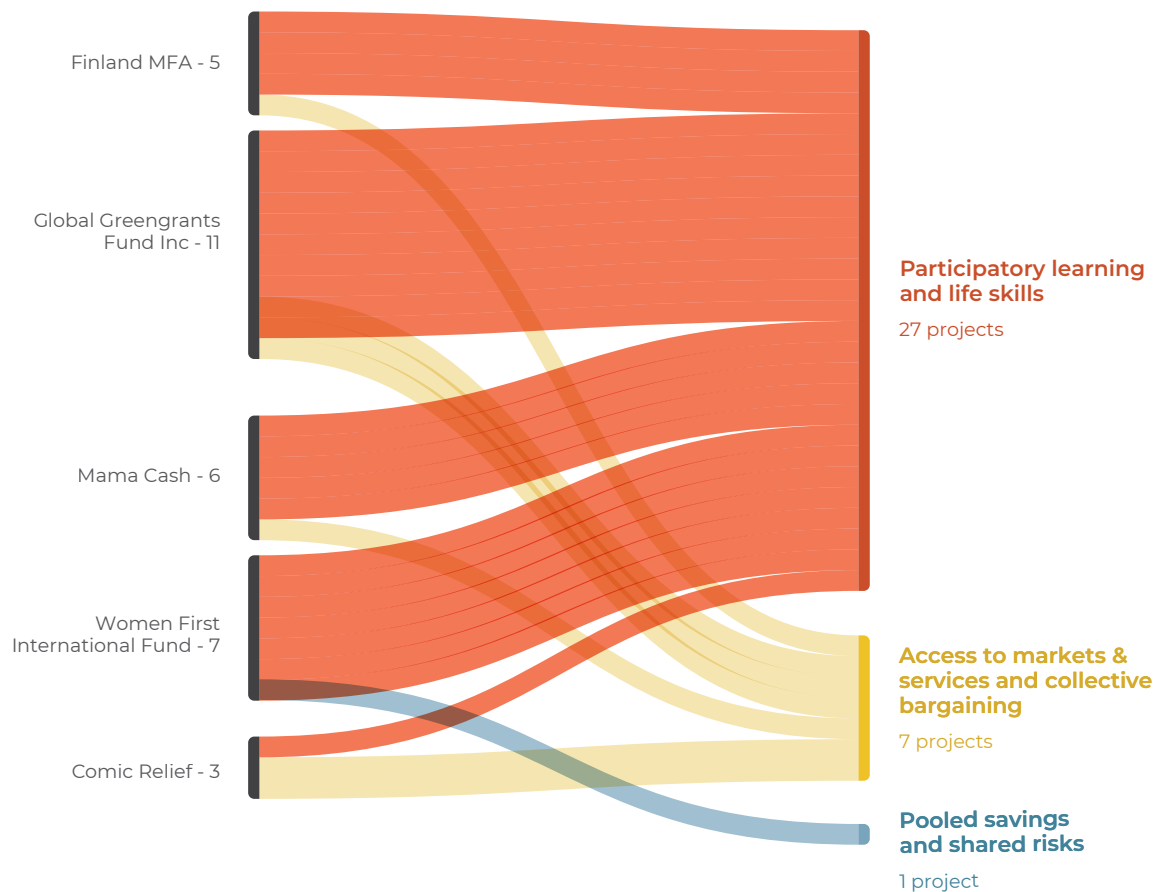


Figure 4: Top five grant funders (by number of projects) mapped to WECs elements (2015–2019)

Top funders by number of projects included Global Greengrants Fund Inc. with 11 projects, Women First International Fund with seven projects, Mama Cash with six projects, Finland MFA with five projects, and Comic Relief with three projects. All of these funders supported projects that included participatory learning and life skills activities.

Overall, 22 of all the 25 funders had projects supporting women's groups that incorporated the participatory learning and life skills. Eight funders had projects that incorporated access to markets & services and collective bargaining, and seven funders had projects incorporating pooled savings and shared risks.

4.3 Types of women's groups with WECs elements

Using our typology in [Table 2](#), we mapped projects into three models: traditional savings groups, layered financial groups, and non-financial groups.

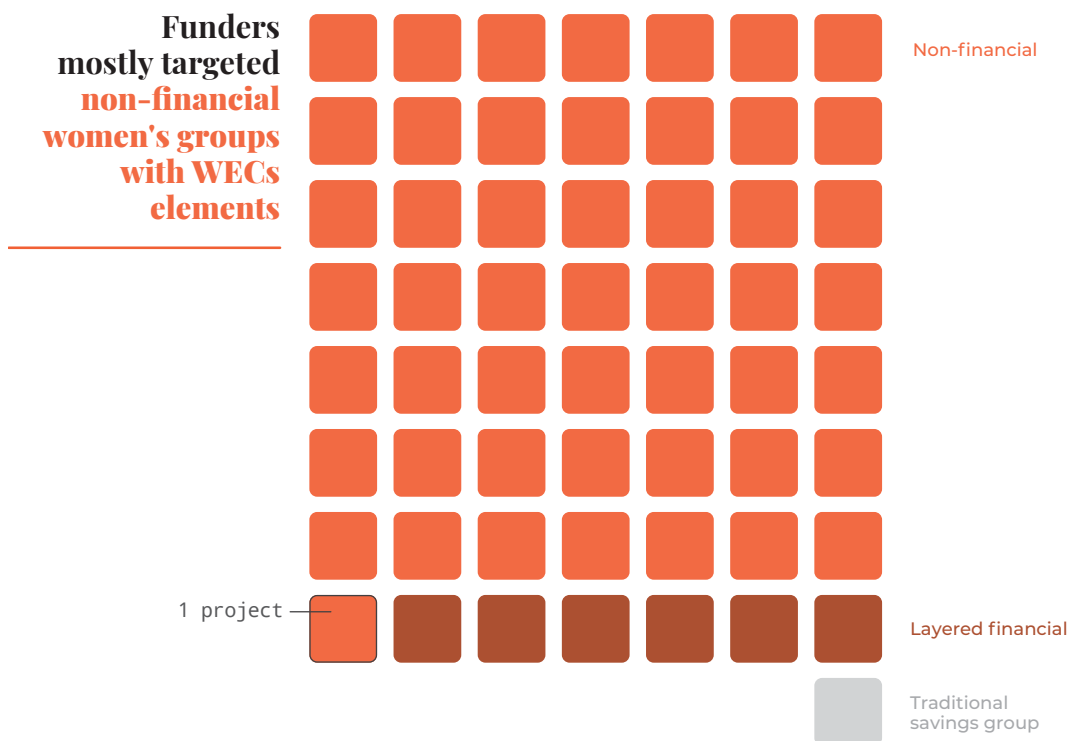


Figure 5: Women's group model, broken down by number of projects (2015–2019)

The non-financial model was the most common group model identified. The highest number of projects and the highest funding amounts corresponded with non-financial groups. Women's groups captured under the non-financial model included a girls' group providing peer to peer mentorship and leadership skills building. Other projects aimed to strengthen alternative livelihood sources for an indigenous women's group, train a women's groups on poultry keeping, and fund a women's self-help group to become advocates and implementers of good hygiene practices in their village. More detailed examples include:

- A project funded by Women First International Fund in 2016. This project supported Pamoja Tujijenge Self Help Group's program on building resilience among women farmers in Nyeri County. The program sought to decrease the time burden of water collection on women and girls through the establishment of water harvesting and storage, and to train women in horticulture for income generation.
- BMZ funded a project in 2018 and 2019 strengthened and supported the networking of self-help groups in urban slum areas in order to improve access to land and living space

Six projects were included in the layered financial model category of our typology. Projects under this model included financial activities such as savings, credit, and insurance as well as non-financial activities. Two of these were:

- A 2017 Switzerland - Cantons and municipalities funded project which sought to strengthen women's groups through income-generating activities. It trained group members on group dynamics, the creation of income-generating projects and gave them access to a loan fund.
- In 2019, the Women First International Fund funded 3W to ensure that lesbian, bisexual, and queer (LBQT) women can enjoy justice, freedom, and equity. 3W launched an initiative focused on the economic empowerment of LBQT members through small-scale horticulture, instituting a table banking group and building skills on handling financial assets.

Research carried out by the SEEP Network, the Financial Sector Deepening (FSD) Africa, and Nathan Associates found that integrating economic development activities on top of savings groups impacted not only economic independence, confidence, and self-worth, but also decision-making of women.⁵³ Additionally, it found that integrating programming aimed at challenging harmful social norms also impacted health outcomes as well as voice and leadership. Another study found that participation in microfinance groups with integrated HIV programming reported better HIV treatment outcomes.⁵⁴

Only one project was categorised as supporting a traditional savings group. This was the CAFOD funded project on integrated food security. One of the integrated activities was the formation of VSLAs in which over half of the members were women.

Despite most projects being categorised as non-financial, most still included economic activities. Our analysis distinguished between women's groups with financial elements (savings, credit, or other financial services) and those that are involved in other economic activities (production, commerce, or service provision). Almost half of the non-financial women's groups had economic activities incorporated into their programming, most of which were income-generating activities and agricultural activities.

The projects in the non-financial model that did not have economic activities were focused on psychosocial support, collective bargaining, capacity building, and advocacy.

We acknowledge that due to international funders' current lack of (quality) reporting on women's groups with WECs elements (see [Box 3](#)), our research does not offer a definitive picture of all types of women's groups with WECs elements receiving funding in Kenya. Additionally, traditional savings groups could be part of larger WEE programmes but have not been explicitly reported by funders, and as such have not been identified through our review. However, this breakdown does indicate that funders are investing in other group models that focus on more than just savings and include other financial activities and non-financial programming.

4.4 Women's groups with WECs elements are mostly funded as standalone projects

From our review we determined that women's groups with WECs elements were mostly funded as standalone projects in Kenya between 2015–2019 ([Figure 6](#)). This was followed by WEE or other gender projects; the broader development projects had the least number of projects.

International grant funders mostly supported women's groups with WECs elements through **standalone projects**

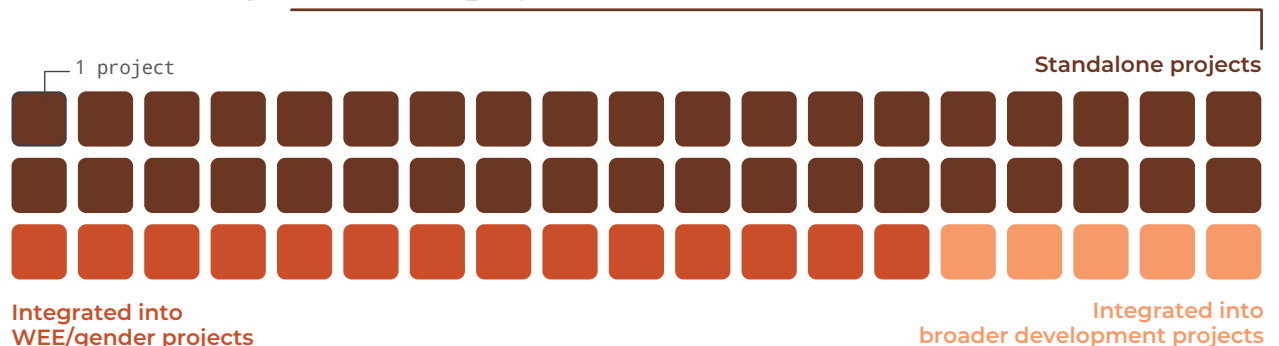


Figure 6: Women's group project types, broken down by number of projects (2015–2019)

Thirty-eight of the 57 identified projects exclusively targeted women's groups with WECs elements. Examples included:

- In 2019, a project funded by the Germany- Federal State of Hesse sought to improve the quality of life of four selected female groups in Samburu, Northern Kenya. This included targeted education, extension of food diversity, and generating their own income through the construction of small chicken farms.
- In 2016, Japan MOFA funded a project, 'Engaging Women in Countering Extremist Violence in Kenya', which strengthened the capacity of women's civil society groups to engage in efforts to prevent and counter extremist violence.

In instances where women's groups with WECs elements were integrated into WEE/gender projects, the projects focused on gender equality, agriculture, water and sanitation, nutrition, sexual and gender-based violence (SGBV) prevention, education, LBQT, and maternal and neonatal health programs.

- One project, funded by Christian Aid UK in 2015 to 2018, aimed to improve knowledge and change attitudes towards maternal and neonatal health. Part of its activities included the formation of mother-to-mother groups and empowering women through savings and lending associations.
- Finland MFA funded a project, '2nd phase of Strengthening women and girls' dignity in pastoralist communities', in 2017 and 2018. Project activities included supporting existing income generating activities for indigenous women's groups to strengthen their alternative sources of livelihoods to enable self-reliance.

Broader development projects that integrated women's groups with WECs activities included infrastructure, food security, renewable energy, and waste management programmes. An example includes:

- The Global Greengrants Fund Inc. funded the Kenya Land Alliance (KLA) in 2019 to facilitate the establishment and training of women networks to be champions of environmental conservation, identifying and encouraging the use of alternative sources of energy as a substitute to charcoal.

To further understand how women's groups are being integrated into larger programming and with what results, detailed evaluation and impact reporting across all programming objectives or components is essential.

4.5 Sector analysis

A sectoral analysis further indicates the ways in which funders are supporting women's groups with WECs elements through integrated programmes. We looked at the most common four sectors which were reported by funders ([Figure 7](#)).

Standalone projects were prevalent in the top four sectors

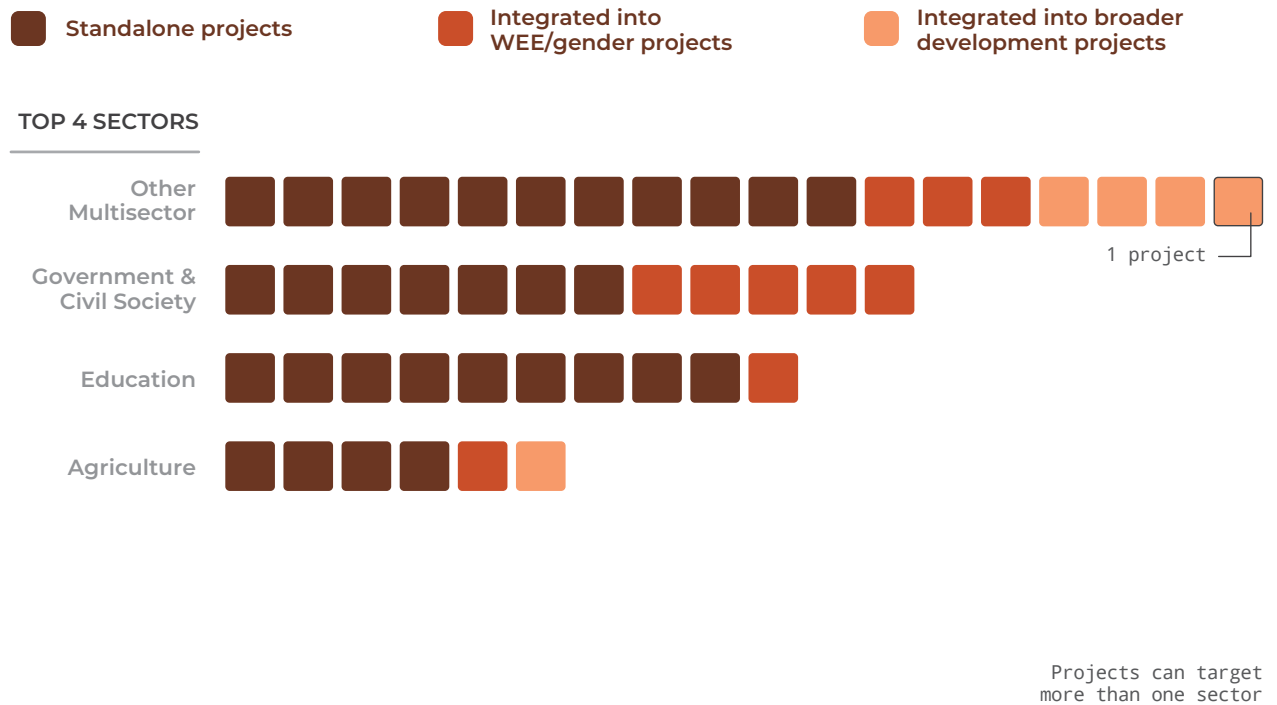


Figure 7: Top four sectors by number and type of projects (2015–2019)^u

Of the projects we identified, most (18) were marked by funders as targeting other multisector.^v Examples included:

- A project funded by Global Greengrants Fund Inc. in 2019 to supported a women's group to improve irrigation systems. It introduced a drip irrigation system that used harvested rainwater to help the local communities improve food security and mitigate against increased droughts caused by climate change. It also trained women on energy saving technologies and increased income through making and selling reusable bags.
- Global Greengrants Fund Inc. also funded four projects which supported women's groups to promote sustainable environmental practices and improve waste management. It built the capacity of the groups to spread information in their communities on how to improve the waste management system. The project also trained group members on how to use bio-slurry for organic farming, and helped group members access energy-saving technologies such as biogas, energy-efficient cookstoves, and solar lighting kits.

Notably, in Kenya, evidence has shown that women's groups in urban areas have been instrumental in solid waste management, composting organic wastes as a means of improving community environmental conditions, and generating income through the sale of compost.^{55,56}

^u The other sectors that had projects supporting women's groups with WECs elements were: Other Social Infrastructure & Services, Population Policies/Programmes & Reproductive Health, Industry, Unallocated / Unspecified, Government & Civil Society, Basic Health, Banking & Financial Services, Secondary Education, Non-communicable diseases (NCDs), Water Supply & Sanitation, Business & Other Services, and Basic Education. Two projects did not specify their sectors, but were contributing to food security and maternal neonatal health.

^v 'Other multisector' is an official OECD-DAC sector that includes various sub-sectors, such as rural development, urban development, disaster risk reduction, and more. Please refer to the OECD-DAC sector code list for more information: <https://www.oecd.org/development/financing-sustainable-development/development-finance-standards/dacandcrscodelists.htm>.

Overall 12 projects targeted the government and civil society sector :

- In 2016, Japan MOFA funded a project to strengthen the capacity of women's civil society groups to engage in efforts to prevent and counter extremist violence.
- Finland MFA funded a project in 2018 and 2019, 'Sexual and Gender based violence prevention and Mitigation Project', aimed at reducing incidences of gender-based violence. Using advocacy/awareness raising, it focused on the negative impacts of violence against women and girls and promoted SRHR in Kisii County. The project was implemented through women's groups, youth groups, schools, and other community fora in every sub-location with close consultation with the area assistant-chiefs office.

Ten projects were focused on the education sector. These projects were mostly standalone women's groups projects. Examples included:

- The 2019 Mama Cash funded project which supported a group of girls provide peer-to-peer mentorship and leadership skills building in secondary schools in North-Eastern Kenya.
- The Pastoralist Girls Initiative, also funded by Mama Cash in 2015, supported its members ability to participate in political decision-making by training women candidates and elected women officials on how to formulate bills and policies. They also worked with girls between 12–18 years of age to ensure that young girls are informed about their rights.

Six projects focused on the agriculture sector. These projects focused on food security and economic empowerment of members of women's groups through different types of farming, such as bee keeping, poultry farming, and greenhouse farming. One project focused on strengthening farmer groups. Other examples include:

- The 2016–2019 UTZ NL funded project strengthened farmer groups to increase the bargaining power of smallholder farmers in the supply chain.
- In 2017, Austria - Provincial governments and local communities funded a project, 'Chicken Farming Project of the Wasichana Girls in Matungu'. This project worked with Wasichana group, a group of ten young girls in Matungu with little education. They learnt how to manage a small chicken farm and the basic rules of poultry keeping, illness handling, and the commercialisation of eggs and chicken meat.

Agriculture has been the backbone of Kenya's economy for many years, influencing overall economic performance through its significant contributions to the gross domestic product (GDP).⁵⁷ In 2018, the agriculture sector contributed approximately 26% to the GDP. It employed 80% of the rural workforce and 18% of the formal workforce.⁵⁸ Women make up at least half of the agricultural workforce, linked primarily to their role in providing household food security, but they face constraints in accessing adequate resources.⁵⁹

Farmer groups and cooperatives provide a platform for group purchasing, marketing, and warehousing. They help farmers to overcome obstacles such as variable costs of, and access to, high-quality inputs, access to loans to buy these inputs, and lack of transport and other infrastructure in rural areas.⁶⁰ They are also important catalysts for the adoption of innovative agriculture technologies.⁶¹ Recent research found that farmer groups in Kenya range from small informal groups to large formal cooperatives.⁶² The study found that effective and efficient farmer groups improved the economic lives of female farmers, especially in accessing credit which enabled women to purchase and own land. These farmer groups also provided an avenue for illiterate women to receive adult education, obtain essential information on family planning and nutrition education, become empowered in decision-making, and receive extension services.

However, women's membership in cooperatives can be low, especially when it comes to leadership positions. A 2019 paper found that, despite doing more than two-thirds of the work, women coffee farmers in Kenya make up less than 5% of leadership roles in coffee cooperatives.⁶³

4.6 Many projects either supported or layered new programming onto existing women's groups with WECs elements

To understand how international funders are approaching WECs in Kenya, we reviewed project descriptions to determine whether funding went to establishing new women's groups with WECs elements or supporting existing groups.

Many projects supported existing women's groups with WECs elements, or layered more elements onto existing women's groups

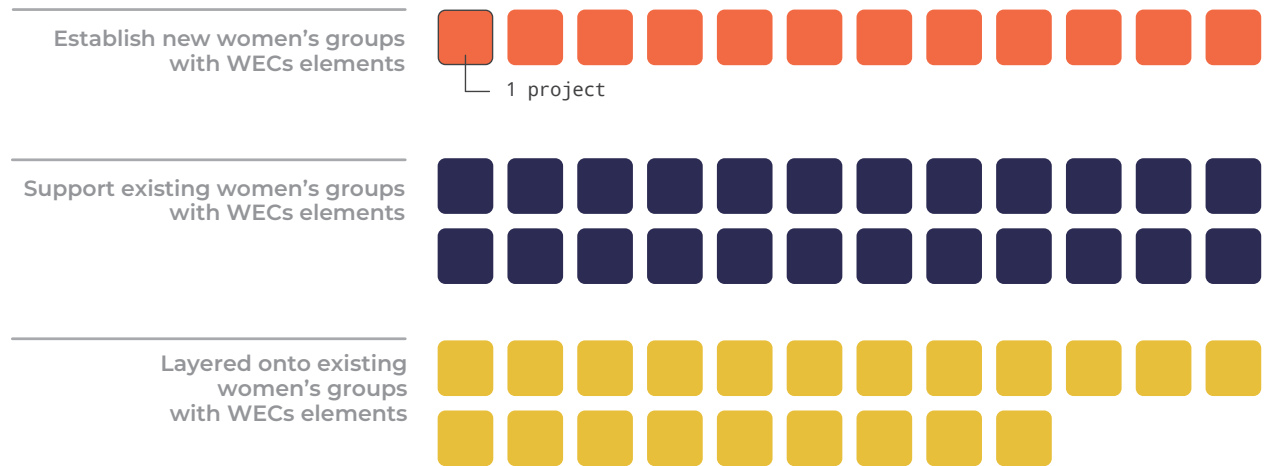


Figure 8: Number of projects establishing new women's groups with WECs elements, supporting existing or layering new programming on existing women's groups with WECs elements (2015–2019)

Twenty-four of the 57 projects we identified provided funding to support existing women's groups while 21 projects layered new programming onto existing women's groups. The new programming activities included training on various agricultural skills and/or introducing new agricultural farming practices, developing mental health toolkits with teenage mothers, and training on income generating activities. Twelve projects established new women's groups with WECs elements.

- An example of a project setting up new women's groups: In 2016, Germany - Federal State of Baden-Württemberg provided vocational education of female tailors. with the aim of founding a self-help group to meet the local need for school uniforms with a fair pricing for children from poor families.
- An example of a project layering new programming on existing women's groups: Global Greengrants Fund Inc. funded a project in 2015 supporting Chuodho Women's Group to establish a tree nursery which would help counteract erosion and soil depletion in the region. It aimed to illustrate the potential for alternative economic enterprises. The group would also install new water infrastructure and combine the use of drought resistant crops with fertilizers to help educate and adapt farmers to more modern and viable farming practices.
- An example of a project supporting existing women's groups: In 2017–2018 Finland MFA funded a project, '2nd phase of Strengthening women and girls' dignity in pastoralist communities'. This project supported existing income generating activities for the indigenous women groups to strengthen their alternative sources of livelihoods to enable self-reliance.

Understanding which models of women's groups with WECs elements are being established in Kenya can provide insights into funder priorities. From our review, projects establishing new women's groups with WECs elements supported all three models: traditional savings groups (one project), layered financial (five projects), and non-financial women's groups (six projects).

4.7 Which women does WECs funding target?

Not all international funders identified the groups of women being targeted within their WECs programmes. We found that 46 of the 57 projects specified certain group of women. Of those, 18 mentioned girls as their target group and ten mentioned marginalised communities such as Maasai, Samburu, Somali, and pastoralists.

Pastoralist women often lack access to formal financial services. In addition to living in rural communities where FI products are harder to reach, factors such as climate change can impact food and economic security. As such, access to savings for marginalised communities is critical.⁶⁴ The Maasai are a pastoral, nomadic society and Maasai women are largely in charge of milking cattle, collecting firewood and maintaining the household.⁶⁵ One research paper has offered insight into women's group in the Maasai community, where leaders mentioned both the positive effects of collective action and that women's groups are essential to combat gender inequality and poverty alleviation.⁶⁶ This same paper mentions that group members partake in economic activities such as merry go rounds. Other health or social activities included public health related activities action for HIV/AIDS, female genital mutilation, and actions towards ensuring access to clean drinking water.⁶⁷

The other groups of women mentioned in our review included rural women, teenage mothers, youth, slum dwellers, farmers, widows, LBQT women, and abuse survivors.

Widows in Kenya face discriminatory practices as well as economic and social exclusion.⁶⁸ Findings from one 2019 research study on the economic needs of widows found that out of 227 respondents, 27.8% met their income from farming and 19.8% used loans and borrowings from their participation in their self-help groups, while 13.7% depended on government donations and bursaries.⁶⁹

Identifying the specific groups of women that funding is intended to support greatly enables the ability to identify gaps in funding. Further, addressing the differential needs of women is complex given that economic empowerment and access to resources are shaped by intersecting discriminations. Experiences and opportunities differ based on gender identity, race, ethnicity, nationality, migration status, sexuality, class, and caste.⁷⁰ Knowing which groups of women are targeted through international funding provides a starting point for better coordination amongst international funders and helps to ensure that those groups on the margins also receive appropriate attention.

4.8 NGOs received the most funding as implementers supporting women's groups with WECs elements

Identifying the implementers of WEC projects was challenging due to gaps in funder reporting. Thirty-six of the 57 projects we identified reported the type of organisation receiving the funds. Of these, non-governmental organisations (NGOs) received the highest amount of funding and had the most projects.

Funding going towards the OECD purpose code for women's rights organisations and movements, and government institutions was \$0.8m of the total funding captured to women's groups with WECs elements. There were four projects, all marked with an 'OECD principal' gender marker. These projects included:

- A 2017–2019 Estonia's Ministry of Foreign Affairs funded project that supported independent economic livelihood of rural women of Kenya. It strengthened women's business cooperatives to increase their self-sufficiency and income opportunities through a series of skills trainings and improvement of production.

- In 2016, Norway's Ministry of Foreign Affairs funded a project, 'UN Women - UN Joint programme on gender'. The Joint Programme represented an effort to strengthen and coordinate the UN Family's response to gender inequality in Kenya and to support women empowerment together with the government and influential women groups.

4.9 COVID-19 and WECs funding

Research has shown that the COVID-19 pandemic has had disproportionate social and economic impacts on women.⁷¹ This is especially true for poor and marginalised women who are at a higher risk of loss of livelihood, economic opportunities, and increased risk of violence.⁷² The effects of global lockdowns have led to a loss of income and reduced earnings for women.⁷³ School closures and reduced care services have led to an increase in unpaid care work, for which women already bear the large share.⁷⁴ Additional social and economic stress due to increased responsibilities, along with reduced mobility and social isolation have also led to an increase in GBV.⁷⁵ The existing inequalities between groups of women have also been brought to light with impact and spread of the virus being experienced differently based on race, disability, income, and age.⁷⁶

The disproportionate impact of the pandemic has renewed urgency for global stakeholders to commit to action and prevent a reversal of progress made for WEE and Sustainable Development Goal (SDG) 5.⁷⁷

Recent evidence suggests that savings groups have been helpful in coping with the economic fallout of COVID-19 in several African countries.⁷⁸ At a household level, savings groups have helped mitigate income loss for members with small businesses and mitigating concerns about food security while supporting community response during the pandemic. Savings groups have also, in some cases, demonstrated their resilience by adapting new ways of meeting digitally and finding alternative ways of generating income.⁷⁹

While WEC type groups offer resilience in the face of the economic challenges of COVID-19, it is also clear that COVID-19 has created additional financial challenges for such groups. Evidence from savings groups in Africa suggests that the increased disbursement of funds to group members has depleted savings in some cases, while the disruption to unemployment and income has impacted savings.⁸⁰

To build on the growing research of how international funders are responding to the gendered impacts of the COVID-19 pandemic⁸¹ in Kenya, we analysed our most recent data, collected from the IATI data source for 2020–2021.^w Out of the 1,689 grants projects for 2020–2021, 154 projects were identified with a COVID marker or COVID search terms.^x Out of these, one project was identified as having a WECs focus:

- A CAFOD funded project, 'Building Back Better: Risk-informed COVID-19 Recovery, Rehabilitation, and Strengthening Resilience', in 2020. This project targeted communities in Marsabit. One of its activities was offering cash grants to establish and empower three women groups to set up soap making businesses.

^w 2020–2021 data was only available for IATI and CANDID. Thus, our analysis for COVID has been done on a different subset of our dataset that is not comparable to the rest of our analysis in the report for 2015–2019, where complete data from four different data sources were analysed.

^x To view all COVID search terms, please refer to the 'COVID terms' tab in our search terms Excel sheet: <https://www.publishwhatyoufund.org/download/wee-search-terms/>.

5. Conclusion and recommendations

This report has provided insight into the ways that funders have integrated women's groups with WECs elements into their programmes in Kenya. Funding to the 57 women's groups identified was a small portion of total WEE grant funding to Kenya between 2015–2019. Our review suggests that participatory learning and life skills were the most featured WECs element among women's groups. Additionally, funders tended to fund standalone women's groups projects. The majority of these projects were reported as targeting other multisector, government and civil society, education, and agriculture sectors.

Our research has also outlined some of the limitations in tracking non-grant funding for WECs. A more comprehensive picture of the WECs international funding landscape is undermined by gaps in funder reporting of non-grant financial flows to publicly available sources.

The following recommendations would significantly improve the transparency of the international funding landscape for WECs through publication of consistent, robust, timely, accessible, and comparable data across datasets and DFI portals. Our global transparency report (forthcoming 2022) will further unpack data challenges and include additional recommendations.

Transparency recommendations

1) Publish key fields and harmonise where possible. Ideally, all funders should create one dataset that can be used for reporting to various portals, including open databases and funders' own websites. At a minimum, funders should harmonise information across platforms. Data platforms should enable and encourage funders to report on key fields, and funders should consistently report on these. Fields include:

- **OECD gender marker scores.** This provides information on the gender intentionality of a project. Publish these scores both in OECD and IATI data and where applicable, alongside funders' unique gender scores.
- **Sectors and implementers.** Use the CRS code list, including sector/purpose codes and parent-channel (implementing organisations type) codes, and recipient organisation names, including for multi-year projects within datasets. Avoid "blank" reporting in these fields.
- **Targeted groups.** Specify which groups of women are targeted by funding, even where WECs is a sub-component of a broader project. This provides better insight into whom is included/excluded in WEE or other programmes and how this might be addressed, specifically for marginalised groups of women. For example, funders can mention age group, race/ethnicity, disability status, social class, and religious affiliation.
- **Titles and descriptions.** Funders should provide clear titles and detailed project descriptions and clearly indicate WEC objectives. This allows for more reliable and robust WECs identification and analysis.

2) Publish more evaluations and results. The sparse reporting of project evaluations and results significantly limits the ability to measure the impact and learn from investments in WECs and women's groups with WECs elements. To improve this:

- Funders should publish evaluations and results information where possible and as soon as they become available.
- Funders should publish on all aspects of programme activities. This is particularly relevant where WECs or women's groups with WECs elements are a component or objective of a much larger programme.
- Data platforms should enable and encourage funders to publish evaluations and results information where not already possible.

3) Improve data accessibility: Improving accessibility of programmatic and financial data is vital to track funding for individual projects. To improve this, funders should:

- Make project lists and the results of project searches exportable in CSV or other formats compatible with common software suites.
- Facilitate browsing and downloading of project documents.

Providing this information in a consistent and complete way will enhance the ability to understand where and how funding is being delivered at country level and with what results, which in turn can inform more strategic decision-making and improve coordination between in-country stakeholders and international funders.

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