



WORLD BANK GROUP


Moving from Traditional to Transformational Approaches to Women's Economic Empowerment



A REVIEW OF THE KDRDIP PROGRAM IN COLLABORATION WITH

BILL & MELINDA
GATES *foundation*





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Acknowledgments

This study was undertaken by a team led by Ashutosh Raina, Social Development Specialist, and comprising Matthew Stephens, Senior Social Development Specialist; Sybil Chaidiac, Senior Program Officer, the Bill and Melinda Gates Foundation; Geoffrey Leparteleg, Head, Livelihoods Program, Kenya DRDIP National Project Implementation Unit; and Camila Linneman, Consultant, Social Sustainability and Inclusion Global Practice.

An FSD Kenya team comprising Wanza Namboya, Amrik Heyer, and Nancy Atello led the coordination of the study. Intellicap team comprising Karnika Yadav and Shailesh Nagar led the study design, field assessment, data analysis, and preparation of the draft report. The team would like to acknowledge the contributions of Intellicap and FSD Kenya without whom the study could not have been completed.

A Quality Enhancement Review (QER) meeting for this paper was held on February 15, 2023. The meeting was chaired by Louise Cord (Global Director, SSIDR). Comments were provided by peer reviewers Ragini Praful Dalal (Sector Leader, SAEDR), Vinay Kumar Vutukuru (Senior Agriculture Economist, SAEA2), Marion Kimani (Operations Officer, CAECS), M. Yaa Pokua Afriyie Oppong (Program Leader, SAEDR), and Lucia C. Hanmer (Lead Economist, HGNDR). Additional comments were provided by Andrew Roberts (Senior Social Development Specialist, SAES2). The team would like to thank Helene Carlsson Rex, Practice Manager SSI, for co-chairing the peer review meeting of this paper.

The team would like to thank Kenya DRDIP National and County level PIUs, county government officials, and representatives of various organizations who participated in consultation workshops and provided inputs.

We acknowledge funding provided by the Bill and Melinda Gates Foundation, which made this report possible.

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Executive Summary

Community-driven development (CDD) projects focused on livelihoods and economic development work at the local level to drive job creation and economic activity. Through a local economic development approach, public, business, and nongovernmental sector partners work collectively to create better conditions for economic growth and employment generation. To accelerate local development and reach the most vulnerable households, many local economic development projects supported by the World Bank target women, which contributes directly and indirectly to women's economic empowerment (WEE) through interventions that support their economic activities, leadership, and community participation.

Interventions that strengthen local economies and engage women are also critical components of the response to the dual global crises of COVID-19 and climate change. The World Bank's Green, Resilient and Inclusive Development (GRID) approach for transitioning from crisis to recovery emphasizes the importance of women's economic empowerment and the role of women as agents of change. The scale of need due to the COVID-19 crisis and its frequently disproportionate impact on women and the poor requires innovative and coordinated responses to accelerate an inclusive and durable recovery. In line with GRID approaches and broader policy responses aimed at reaching women and lagging areas, World Bank-supported projects and government actors are interested in strengthening their activities' focus on WEE and building enabling ecosystems that take a more transformational approach to recovery.

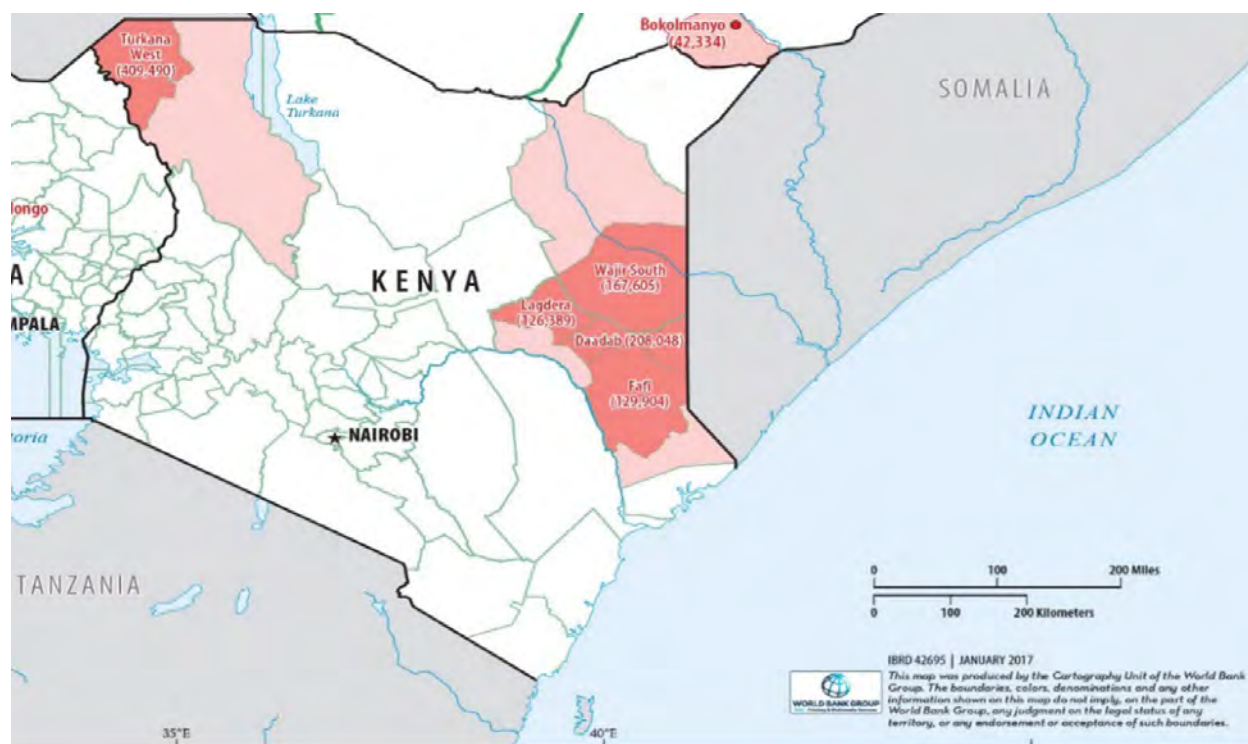
This report seeks to answer two questions:

1. How can traditional CDD livelihood projects adjust or adopt practices to strengthen women's economic empowerment outcomes; and
2. How can government and other development actors employ an ecosystem approach to the development of coordinated and sustainable local economic development on a larger scale?

Drawing from a mixed-methods study of a traditional CDD livelihood program, the Kenya Development Response to Displacement Impacts Project (KDRDIP), and an analysis of other WEE programs in the region and globally, this report distills lessons and recommendations that are relevant to practitioners and policy makers.

Assessing a Traditional Community-Driven Development Livelihood Program in Lagging Areas: KDRDIP

The Kenya Development Response to Displacement Impacts Project is a five-year project of the Government of Kenya funded by a World Bank credit facility of approximately US\$100 million. The project's components are focused on improving access to basic social services, expanding economic opportunities, improving the environmental management, and addressing the effects of the long-term refugee presence in parts of the country. The program's theory of change and livelihood component were not primarily designed to achieve WEE outcomes but instead focus on improved incomes, livelihood diversification, and improved livelihood resilience. The program has not defined any specific gender-centric goals.



This review of KDRDIP's livelihood component at the project's mid-term stage aims to provide insights and recommendations to strengthen its impact on WEE outcomes. By adjusting the project's approach and implementation process, KDRDIP and other CDD programs focused on livelihoods can strengthen their gender interventions, enhance WEE outcomes, and create an enabling environment for WEE in target areas.

Methodology

This study was carried out across the five KDRDIP target subcounties of Wajir South, Turkana West, Dadaab, Fafi, and Lagdera. These counties are considered lagging areas because they fall behind Kenya's development trends in terms of poverty rates, literacy levels, and access to basic services and infrastructure. Targeted support is needed to address this discrepancy. This report also examines programs operating

in similar geographic areas with significant demonstrated impacts on women's economic empowerment and presents recommendations for how such an ecosystem approach might be used to strengthen program design and develop the enabling environment. Study findings and recommendations were refined and validated through a Stakeholder Workshop in targeted areas.

To identify KDRDIP's current and potential effects on WEE outcomes, the study used a framework that conceptualized WEE in terms of resources, agency, and institutions, as well as their related subcomponents.¹ Given the semiarid and pastoral context of livelihoods in the targeted areas, it

1. The study's proposed conceptual framework is adapted from the Bill and Melinda Gates Foundation's Gender Equality Toolbox and uses the interrelated dimensions of resources and institutional structures, agency, and achievements. This conceptual framework of resources, agency and achievement is commonly used by

was essential to factor into the assessment contextual elements, such as interactions between livelihoods and the environment, policies, regulations, laws, and social norms.

The study was conducted using a mixed-methods approach. The Qualitative Impact Assessment Protocol (QIAP) was combined with other qualitative tools, including key informant interviews and focus group discussions, to identify the critical contributors to WEE. A quantitative assessment carried out to substantiate the qualitative findings included 24 semi-structured interviews with female program beneficiaries, six focus group discussions with male and female program beneficiaries, and eight key informant interviews with implementing partners and government officials. The quantitative survey covered 400 respondents (57 percent female, 43 percent male) in the five subcounties. This facilitated the development of nuanced and in-depth insights about the impact of KDRDIP's livelihood activities on WEE, gaps in program design, implementation challenges, barriers to the achievement of WEE outcomes, and enabling factors for effective program implementation and scaling.

Economic- and Empowerment-Related Achievements of KDRDIP

Figure ES.1 presents a brief snapshot of the overall findings of a survey of beneficiaries regarding changes in WEE indicators since the start of the program, disaggregated by gender and county. Economic and empowerment achievements are then summarized.




































Economic Achievements




Involvement in community groups has enhanced women's engagement in economic activities by facilitating access to capital and entrepreneurial opportunities. The improvement in women's contribution to household incomes has also translated into improved decision-making roles for women in their households. Women are increasingly being seen as entrepreneurs rather than passive community members. In addition to the funds received through KDRDIP, community groups have facilitated access to finance through mechanisms such as table banking, a form of interloaning where members of small groups (10–15 people) pool weekly dues and loan the total collection to one member. Such efforts have improved the capacity of women in particular to meet both productive needs (e.g., expanding existing businesses) and consumption needs (e.g., household items such as food and health-related products).

While gender norms and resource constraints, such as skills gaps and poor access to markets, continue to limit women's capacity to actively engage in economic activities, female program beneficiaries report greater improvements in income-generation capacity, capacity for financial management, and entrepreneurship opportunities than their male counterparts. At the same time, in absolute terms, men still have greater access to finance, markets, and conducive social norms. In addition, the focus of community groups on risk-prone traditional livelihood activities, such as livestock trading, has resulted in limited diversification of livelihoods and poor returns among community group members—one of the project's key gaps.

development actors and researchers, including the World Bank, to define and measure women's empowerment.

Figure ES.1. Brief Snapshot of Beneficiary Survey Findings

Assessment areas	Gender		County			Assessment
	Male	Female	Turkana	Wajir	Garissa	
1 Economic achievements (contribution to income, expenditure)						On track
2 Decision making (household, institutional)						Improvement area
3 Collective action and leadership (involvement in activities)						Critical area
4 Resources (time, financial, productive assets)						Improvement area
5 Resources (bodily integrity and critical consciousness)						Improvement area
6 Institutional structures (gender relations and norms)						Critical area
7 Institutional structures (law, policy, and market environment)						Critical area

 **Strong positive change**
 **Weak positive change**
 **Weak/no change**

Empowerment Achievements

Improving women's resources. In surveyed households, women's capacity to engage in livelihood activities has improved as a result of increased access to capital through KDRDIP. Involvement in the community groups has also positively influenced women's saving and borrowing behavior. The percentage of female

members who saved more than doubled during the project engagement period, from 35 to 74 percent. Involvement in community groups has also translated into social capital improvements for women, as community groups serve as an effective platform for women to discuss ideas, grievances, and concerns.

However, gaps have been identified in the areas of livelihood activity selection and diversification, both with limited hand-holding project support. Because livestock trading is a traditional livelihood activity with associated socio-cultural norms, there is high livestock ownership despite the activity's poor returns. The focus of communities on a few livelihood options (e.g., livestock-related—especially trading, retail shops, and farming) underscores the lack of livelihood diversification.

The capacity for livelihood diversification, especially for female members of a community group, is also constrained by factors such as awareness gaps, technical skills, and time poverty. About 50 percent of women's time is spent on household chores and livestock rearing, limiting their capacity to effectively participate in other income-generating activities. The project's capacity-building component is currently only focused on the community group officeholders, and only in the areas of financial management and leadership. This limits the impact of capacity building for other community group members and the possibility of livelihood diversification. Time poverty also limits women's active engagement in income-generation activities.

Supporting women's agency. Women's enhanced capacity to contribute to household income has translated into their increased role in household decision making. However, while women's role in household spending decisions have increased, this is largely in the areas of spending on children's education, household members' health expenses, and household asset acquisition rather than personal spending

on personal health, leisure, or skills development, as examples. Inconsistencies in women's income generation due to external factors, such as droughts and the pandemic, as well as the migration of community members, have also constrained the capacity of women to spend on their personal well-being.

Despite improvements in women's roles in household-level decision making, community group decision-makers remain largely limited to community group officeholders. The engagement of women in community groups is most evident in one-time activities, such as group formation and the selection of livelihood activities. Within community groups, women are guaranteed one-third of leadership positions in mixed-sex groups per KDRDIP policies. However, women are largely limited to the position of treasurer. Non-officeholders, especially women, are reported to have limited involvement in decision making regarding community groups' daily activities. Women's involvement in community group activities is the lowest in Garissa, where the average participation of female members is only 40 percent. In Turkana, there is an average of 71 percent participation. This low engagement rate among women in day-to-day activities of community groups can be attributed to their time poverty, skills gaps, and mobility restrictions.

For women, access to collectivization has led to an increase in confidence and willingness to actively participate in the social life of the community. Nevertheless, women's access to leadership roles in community institutions other than community groups (e.g., village councils)

remain limited due to the prevalence of rigid cultural norms and resource constraints.

Transforming institutional structures. While women's engagement with other community members has improved, the project had a limited impact on gender dynamics at the household and community level. While women themselves are enthusiastic about community groups and enterprises, cultural and religious norms around mobility and women's gender roles in households and communities tend to slow this process and limit its potential. The normative restrictions vary across the three counties. In Turkana, 83 percent of respondents to the quantitative survey disagreed with gender-negative normative statements, suggesting less-rigid normative structures. In Garissa and Wajir, about 50 percent of respondents agreed with gender-negative statements, alluding to strict and rigid normative structures and the mainstreaming or acceptance of these norms by women and men alike. Restrictive norms around women's asset ownership rights are most prevalent in Wajir and Garissa, with about 50 percent of respondents agreeing that only men should own assets.

Additionally, target communities have poor market access because the program counties are characterized by far-flung villages with low population density, poor connectivity infrastructure (including roads and telecommunications) and supply and demand gaps due to outmigration and the absence of markets. Fifty-nine percent of women report that the absence of markets near their homes has made it challenging to engage in business or trading due to mobility restrictions and the region's poor road

infrastructure. These regions are also characterized by weak penetration of social protection schemes due to poor coverage and resource allocation, especially with regard to cash transfer programs. While KDRDIP has facilitated women's access to economic opportunities, women's capacity to benefit from these opportunities is constrained by the lack of connected ecosystems. An enabling ecosystem that facilitates linkages to community institutions, financial institutions, policy makers, and market players is required to enhance the impact of WEE programs on their intended beneficiaries.

The Contribution of KDRDIP Processes to WEE Outcomes

The QuIP study assessed what program processes contributed to WEE outcomes. Positive changes were largely observed in the areas of access to livelihood opportunities, social capital, and improvements in confidence levels. According to program beneficiaries, these positive changes were largely due to the establishment of community groups and fund disbursements. Female beneficiaries indicate that time management was the only area where the program seemed to have had a negative impact. The program has contributed to women's time poverty as they now have to find time to engage in community group business activities in addition to their existing time commitments to household chores.

Lessons Learned from other Livelihoods and WEE Programs Globally

To identify key recommendations for ways to increase the effectiveness of WEE efforts, this study conducted desk research and key stakeholder discussions that examined global

practices, programs, and organizations working on WEE interventions.

The examination of other programs indicates that **increasing women's access to information and strengthening their knowledge base** are crucial to reducing their vulnerabilities and improving their livelihoods. Evidence shows that **traditional/prevalent livelihoods are important** and that strengthening them reduces livelihood risks and builds resilience in women. Pastoral communities are highly susceptible to external shocks, such as droughts, floods, and disease, which adversely impact livelihoods, and which are increasing in frequency and intensity due to climate change. Accordingly, it is also imperative to **diversify livelihood activities**, enabling women to have alternative sources of income and reducing their exposure to risks associated with undertaking a single livelihood activity.

In these geographies, and especially in pastoral communities, women experience time poverty. Women must spend a significant amount of their time on unpaid care work, such as collecting firewood for cooking and water for domestic use, in addition to taking care of children and the elderly. This unpaid care work effectively reduces a woman's time and ability to engage in income-generating activities. Consequently, livelihood interventions that target women in such communities must consider and **address their time constraints**. Lessons learned from other programs show that the **provision of multiple services contributes to the sustained economic empowerment of women**. Bundled services can include combinations of skills training, access to credit, productive assets, health services, insurance, childcare support, support

to address restrictive norms, and adult literacy initiatives, as examples.

Lastly, different organizations have demonstrated that an **ecosystem approach has been effective to enable sustained WEE outcomes**. An ecosystem approach enables organizations and initiatives to collectively address the various interconnected issues that impede women's economic empowerment in a way that a single project alone cannot.

Recommendations

This section draws from findings regarding the challenges, gaps, and opportunities associated with KDRDIP, as well as lessons learned and best practices from other WEE programs around the globe, to offer recommendations for KDRDIP and other CDD livelihood programs. Suggested steps are organized around the report's two questions:

1. How can traditional CDD livelihood projects adjust or adopt practices to strengthen WEE outcomes?
2. How can government and other development actors employ an ecosystem approach when investing in coordinated and sustainable local economic development at a larger scale?

1. Strengthening WEE outcomes by adjusting or adapting traditional CDD livelihood programs

a. Strengthen implementation architecture. For traditional CDD livelihood projects to transition from subsistence livelihoods to transformative approaches towards WEE, it will be critical to shift the focus from only "public goods and

especially common infrastructure” to the delivery of “private goods and services” (financial services, customized extension services, markets, and business development services) at the doorstep of rural women. This also means that, apart from the government, an equal emphasis is needed on greater interface with markets, the private sector, and financial institutions. Such a substantive change in approach will require an “implementation architecture” with the requisite skill sets to enable women’s collective platforms to interface with the private sector, markets, and financial institutions.

Based on the experience and lessons from the large-scale WEE programs, especially in India, a robust capacity building and implementation architecture is recommended to enable high-quality training and technical assistance support to women’s collective platforms, allowing them to interface with the private sector, markets, and financial institutions. At the community level, a community-based extension system comprising community facilitators—a majority of them women—to support the community groups and their collectives. At the county level, county implementation support teams should be supported by a pool of country resource persons comprising WEE specialists, NGO partners, and individual consultants/domain experts in areas such as financial inclusion, business development, market-based value chains, and digital development.

b. Integrate program components. The multidimensional WEE-related gaps and barriers under KDRDIP include socioeconomic, environmental, and institutional issues. KDRDIP has three components: (1) social and economic infrastructure; (2) environment and natural resource

management; and (3) livelihood development. Each component offers a unique opportunity for KDRDIP and other similarly structured programs to work directly on the multidimensional nature of women’s economic empowerment. The three components can be integrated through: (1) coordinated project-level planning and monitoring, (2) coordinated village- and county-level microplanning; and (3) piloting and scaling the local economic development approach.

c. Strengthen capacity through collaboration.

Capacity building is a critical component across all of the report’s recommendations. The need for capacity building is especially acute with respect to livelihood-specific activities where skill deficits have led to limited livelihood diversification. At the same time, training sessions on softer subjects, such as gender differences; gender norms; and social-emotional skills, such as assertiveness, motivation, self-confidence, resilience, and risk propensity, have been shown to have a positive impact. Beyond training, access to information could be instrumental in augmenting livelihoods or reducing risks, such as information on an impending drought and related risks to livestock-based livelihoods. In order to build capacity for achieving WEE goals, projects could: (1) increase resources for capacity building; (2) engage technical agencies for specific capacity-building needs; (3) include softer skills and gender aspects in training programs; (4) expose community groups to successful cases; and (5) facilitate mentorship of community groups by successful female entrepreneurs.

d. Bundle services for better livelihoods and social security. In KDRDIP, women’s uptake of livelihood activities is impeded by time poverty,

characteristics of the demographic (e.g., low financial literacy and poor access to health services), and limited access to financial services and social protection schemes (e.g., credit and insurance), among other factors. By bundling these services into a large package, the program could mitigate some of the risks and barriers to deepening WEE outcomes. Projects could accomplish this by: (1) identifying products and services that require bundling based on rapid studies; (2) piloting the identified bundles with relevant groups; and (3) identifying and engaging relevant technical agencies for their roll out and implementation.

e. Diversify livelihoods, strengthen traditional livelihoods, and adopt a value chain approach.

While income from community group activities as a proportion of overall household income has increased for KDRDIP beneficiaries, overall income seems to have declined due to multiple factors, including droughts, COVID-19, and poor access to markets. The program needs to strengthen its livelihood component over the short to medium term so it can support beneficiaries in accessing greater, sustainable, and resilient economic benefits. To achieve this, KDRDIP and other programs can:

- ◆ **Adopt a value chain approach** and connect community groups directly with the market or engage the services of an entity that already has access to or is part of a developed value chain. These decisions may depend on product-specific market assessment and local conditions.
- ◆ **Focus on strengthening traditional livelihoods** by providing greater access to information related to risk factors, such as weather and diseases, and enabling factors, such as markets, prices, and livestock breeds. The project could also partner with social or private enterprises engaged in livestock-related value chains, such as dairy, tannery, and meat, for value addition opportunities at the community group or cluster level. Through sessions on gender and skills building, the program could also **amplify and widen the role women play** in the planning and implementation of activities related to **traditional livelihoods**, such as livestock and agriculture.
- ◆ **Support livelihood diversification.** While KDRDIP has already assessed and identified diverse livelihoods in its documentation, only a few are currently being taken up by community groups. KDRDIP and other projects could assess their supported livelihoods through the lens of WEE and promote livelihoods that are remunerative and have great potential to advance women's economic empowerment.
- ◆ **Focus more intently on the need for financial empowerment.** Women's access to savings and credit is crucial to enabling livelihood diversification. Such access also enhances women's agency, both within and outside the household. In order for women's collectives to enable greater and quicker access to financial services, it will be critical to provide them with training on financial management and literacy, digitization of the collectives and transactions, and developing credit scores for individuals. It is also extremely important to enable the women's collectives

to periodically engage with savings and credit cooperatives (SACCOs), microfinance institutions (MFIs), and formal financial institutions, which would allow them to leverage their savings and internal rotation to access substantive livelihood financing from such formal financial institutions.

- ◆ **Consider involving the private sector in bundling, access to markets, value chain enhancement, and similar efforts.** Engaging the private sector could offer solutions to several issues at one time, even when accounting for gender norms and time poverty. Examples include companies that can source for fruit grown in arid areas and poultry off-takers who could purchase chicken reared by women. Private-sector support of activities such as these, which a woman can engage in at or close to her home, could provide an assured market, which would be a meaningful start. A pilot with a poultry processor in Kakuma is using a similar model, and if successful, will offer useful findings in this regard.

f. Strengthen women's collectives to improve social capital. Through collectivization, community groups and their cluster institutions can gain better access to credit and improve their advocacy potential and negotiating capacities. In evolved collective ecosystems that support WEE, such cooperatives and federations have ventured into enterprises benefiting their members and ensuring self-sustainability. This vertical integration not only widens the social and political capital of women members, but also provides a platform for various development agencies to work toward WEE outcomes. Projects should consider: (1) integrating community

groups at different levels; (2) promoting women role models from within local communities; and (3) identifying and nurturing women leaders.

2. Ecosystem investment approach to coordinated and sustainable local economic development

Given the complex nature of WEE objectives and the importance of sustainability, building an ecosystem that simultaneously and comprehensively addresses structural, normative, and other issues in the medium to long term is critical to driving resilient WEE impacts. The program should consider layering the current restrictive ecosystem with institutions, stakeholders, and interactions that could mitigate existing economic, environmental, social, and institutional barriers and create an enabling network or support system for greater economic empowerment outcomes. KDRDIP and other projects can achieve this by:

- ◆ Identifying relevant internal and external stakeholders;
- ◆ Building strong partnerships and convergence with these identified institutions, including government; multilateral agencies; donor agencies; and technical partners such as civil society organizations, gender experts, livelihood specialists, social enterprises, and marketing and value chain development organizations;
- ◆ Participating in and/or organizing periodic keynote national- and regional-level events that allow stakeholders to convene via multiple platforms to network, share knowledge, and explore opportunities for collaboration.





Introduction and Objectives



The Kenya Development Response to Displacement Impacts Project (KDRDIP) is a five-year project of the Government of Kenya funded through a World Bank credit facility of about US\$100 million. It seeks to expand economic opportunities in refugee-hosting communities. Due to the refugees' immense needs and impact on the hosting communities of Garissa, Wajir, and Turkana, the Kingdom of Denmark granted the Kenyan government an additional US\$8.18 million under the KDRDIP Multi-Donor Trust Fund. This additional funding has been allocated across all project components proportionate to the original allocations.² The governance of the project is multilayered, and the oversight mandate is under the Executive

Office of the President for the Northern Kenya Development Initiative.

KDRDIP was designed to support refugee-hosting communities in Kenya. Various components of the project focus on improving access to basic social services, expanding economic opportunities, improving the environmental management of refugee-hosting communities, and addressing the effects of the long-term refugee presence in the communities. The theory of change of the program and the design of a livelihood component and associated interventions were not primarily designed to achieve women's economic empowerment (WEE) outcomes but instead focus on aspects such as improved income, livelihood diversification, and improved livelihood resilience.

2. See "Background Information" at <https://kdrdip.go.ke/background/>.

Therefore, a gender review of KDRDIP can provide insights and recommendations to further strengthen the design of the project's livelihood program so that it can enhance the economic empowerment of women. Resulting improvements in the implementation process can further strengthen gender aspects, enhance WEE outcomes, and create an enabling WEE environment in target areas. Hence, the gender gap analysis conducted on the livelihood program is aimed at providing practical recommendations that will be used to strengthen the program's design in advance of its midterm review. This work contributes inputs into the approach and implementation of the KDRDIP livelihoods component while indirectly informing the various donors and program approaches in the livelihoods and women's economic collective space in Kenya that advance WEE. These recommendations may also be reviewed and considered by other similar community-driven development (CDD) livelihood projects seeking to develop or expand WEE activities.

Through a gender gap analysis of KDRDIP's livelihood program, this study provides practical recommendations that can be used to strengthen the design of this and other

programs to enhance WEE. The specific objectives of this engagement were to:

- ◆ Conduct a gendered livelihood gap analysis with a focus on understanding how and whether the livelihood component creates an enabling environment for the economic empowerment of women in the program's targeted areas (Garissa, Wajir, and Turkana);
- ◆ Understand the role of livelihood programs in advancing WEE;
- ◆ Recommend practical ways to strengthen program design and improve the livelihood program's WEE-related impact;
- ◆ Use the gendered analysis to indirectly help identify how the KDRDIP livelihood program and the Bill and Melinda Gates Foundation's strategy for women empowerment collective intersect; and
- ◆ In this review, provide insights on the ongoing pilots from the lens of WEE, and examine the potential for these pilots to be rolled out across other program counties of KDRDIP.



2

Scope of Work

2.1. Research Questions

Through a gender gap analysis, this study provides practical recommendations to strengthen the program design and improve the women's economic empowerment (WEE) impacts of the Kenya Development Response to Displacement Impacts Project (KDRDIP) livelihood program (component 3). The key research questions covered in this study are outlined below.

Gendered gap analysis

- ◆ What interventions are contributing the most to WEE?
- ◆ What is the extent of this impact on the beneficiaries' livelihoods? Are the interventions making a difference?
- ◆ What opportunities for WEE exist in the program? How could these be seized?
- ◆ What challenges and barriers has the program faced in attaining WEE impacts? How could these be overcome?
- ◆ What could be done differently to increase impact and speed implementation?
- ◆ What changes are needed at the national and county government levels to create the right enabling environment for greater WEE impact? How could these changes be accomplished?

Practical recommendations

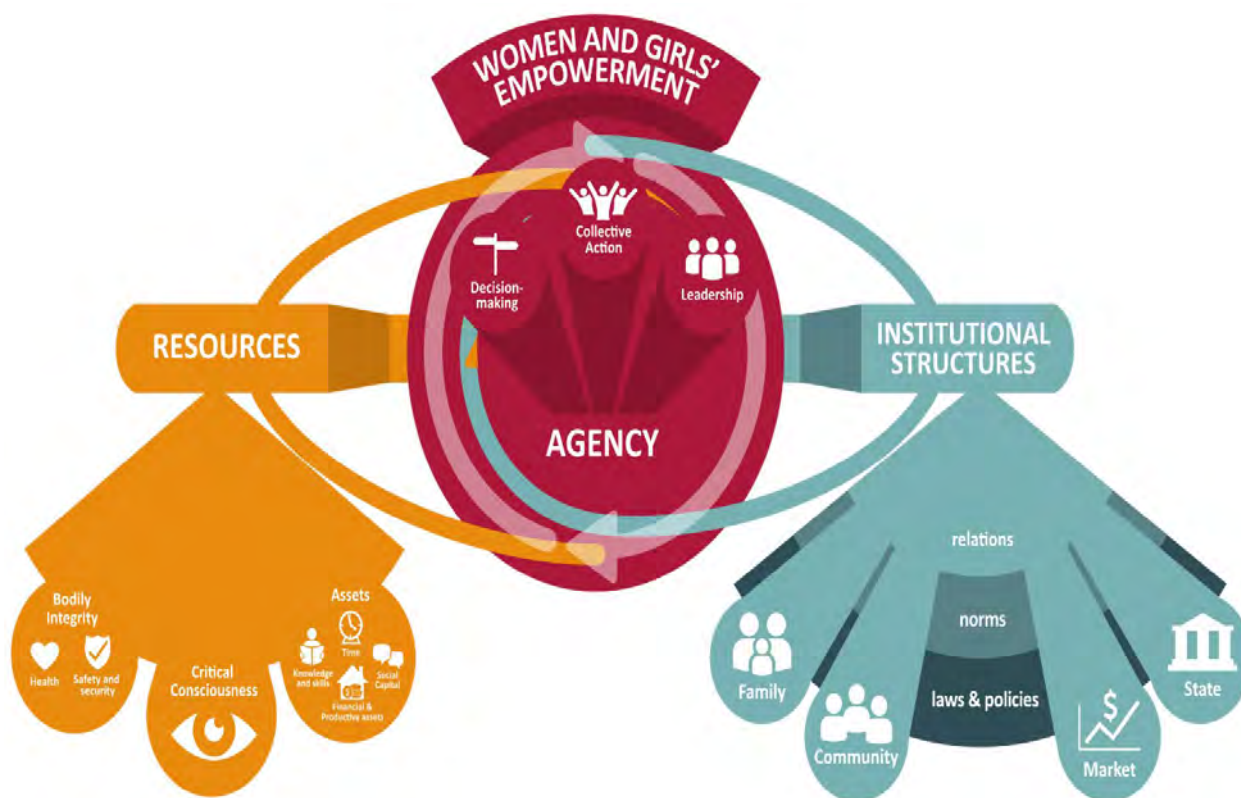
- ◆ Vision: What WEE-related results could the program attain? How could they be realized?
- ◆ What innovations are needed to generate the desired impact?

- ◆ What other programs/interventions can KDRDIP leverage for greater impact?
- ◆ What evidence indicates that these can work? Where else have these approaches or interventions been used?
- ◆ How can these recommendations be incorporated and implemented in a manner that guarantees sustainability and scale?
- ◆ What partnerships are needed, and what would they look like? Which potential partners can the program work with? What roles would these partners play? How can these partnerships be managed?

2.2. Conceptual Framework

In this study, WEE is being examined as a transformative process for improving access to resources, such as opportunities, knowledge, and markets, and improving women's agency and power at multiple levels of influence, thereby enabling women to control and benefit from economic gains. In a WEE analysis, it is essential to factor in contextual elements, such as livelihood-environment interactions, policies, regulations, laws, and social norms, because they play key roles in influencing the results of the program.

In light of this understanding and these requirements, a framework (see figure 2.1) was conceptualized and used to explore and assess the program strategies and interventions that possibly lead to WEE. This framework, adapted from the Bill and Melinda Gates Foundation Gender Equality Toolbox, builds on the framework of resources, agency, and achievement commonly used by development actors and

Figure 2.1. Proposed Conceptual Framework for Measuring WEE

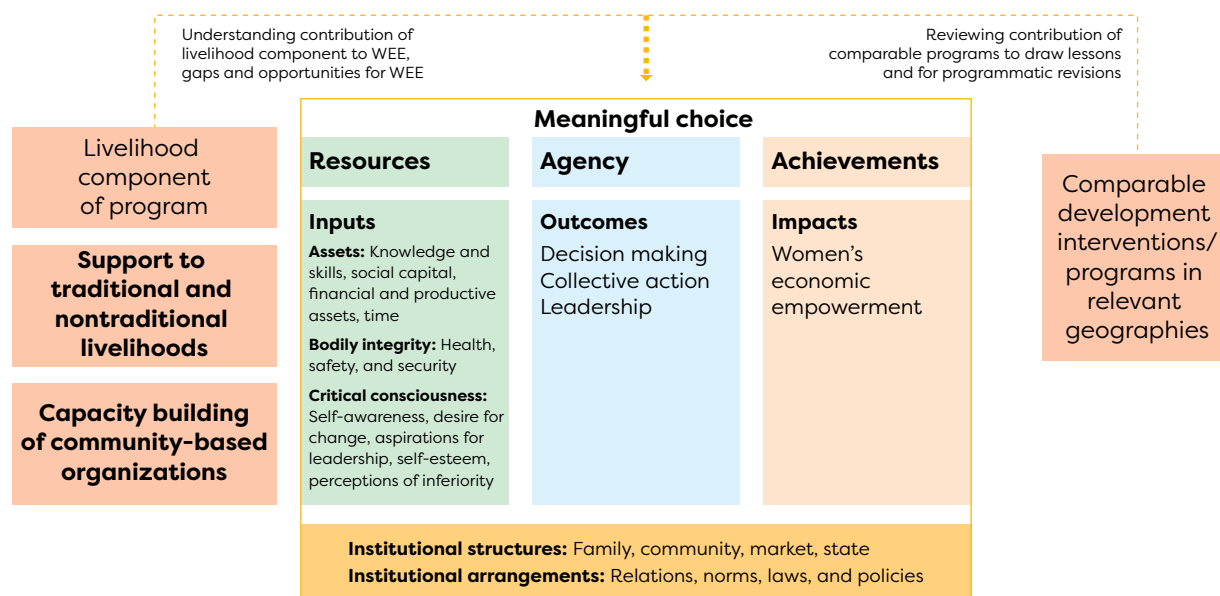
Source: Adapted from: The Bill and Melinda Gates Foundation. (n.d.). A Conceptual Model of Women and Girls' Empowerment.

researchers to define and measure women's empowerment.

This study's framework depicts the interrelated dimensions of: (1) **resources and institutional structures**, which form the conditions under which choices are made; (2) **agency**, which is at the heart of the process by which choices are made; and (3) **achievements**, which are the outcomes of choices and WEE. The framework depicts empowerment as a dynamic process in which women acquire resources and participate in activities that enable them to develop voice—the capacity to articulate preferences—and agency—the capacity to make decisions—to

fulfill their aspirations, therefore leading to the economic empowerment of women. Because the program is being implemented in three counties, the framework also considers the specific contexts of interventions that are expected to significantly influence the outcomes.

The approach for this study, depicted in figure 2.2, is to assess and understand how KDRDIP is influencing the WEE-related elements of *resources*, *agency*, and *institutional structures and arrangements*, and to diagnose gaps in and opportunities for achieving WEE outcomes through the program. In addition, the study investigates how comparable development

Figure 2.2. Approach for the Gendered Review of the KDRDIP Livelihood Program

interventions and programs contribute to WEE, and draws lessons for making programmatic revisions to the design of the livelihood component of KDRDIP and other community-driven development (CDD) livelihood programs. This approach ensures the provision of evidence-based practical recommendations for programs and the devising of a technical engagement strategy.

2.3. Methodology

The study was exploratory in nature and followed a mixed-methods approach. This facilitated the development of nuanced and in-depth insights on gender gaps in program design, challenges in implementation, barriers to WEE outcome achievement, and enablers for effective program implementation and scaling up. Interactions at multiple levels in the community also aided understanding of the contribution of other developments and programs

toward livelihood improvement and WEE. The aspects covered by the study methodology are discussed below.

Preliminary analysis

The assessment involved a comprehensive review of available program documents and status reports (e.g., monthly progress reports, biannual reports, and plans) to understand the program goals and aspirations. The learning from the same informed tool development, data collection, and analysis. Stakeholder consultations, primarily with the Financial Sector Deepening (FSD) Kenya team, the World Bank, the Kenyan national and county governments, and implementation teams, as well as focus group discussions with community groups, were undertaken to understand the program's design, implementation, and perceived achievements and challenges.



Gender gap analysis

The gender gap analysis was aimed at understanding the gaps in WEE outcomes while considering women's capacities and vulnerabilities in relation to aspects such as local value chains, livelihoods, and cultural norms, as well as the program design's capacity to accommodate the same. The analysis had two subcomponents: a qualitative component that employed the relevant aspects of the Qualitative Impact Assessment Protocol (QUIP) methodology for process assessment and a quantitative element to support the qualitative evidence, identify critical dimensions contributing to WEE outcomes, and quantify gender disparities among male and female beneficiaries in terms of accessing and benefiting from program interventions. These subcomponents are discussed in detail below.

QUIP STUDY: UNDERSTANDING THE PROGRAM'S CONTRIBUTION TO WEE OUTCOMES

The QUIP methodology employed to understand outcomes and the set of processes leading to them involved collecting data directly from program beneficiaries. The methodology facilitated the quantification of changes (positive/negative) in well-being domains as reported by beneficiaries in response to program

interventions. The broad stages involved in the study process are described below.

Co-design. Discussions with KDRDIP and the FSD Kenya team were undertaken along with a desk review to develop a consensus on concepts of WEE and gender gaps. Based on this understanding and agreed definitions, the sampling strategy and research tools were prepared in consultation with the program stakeholders. The cases for analysis were purposively selected from members of community groups from all three counties.

Data collection. The collected data covered the well-being domains (see figure 2.3), and attempted to capture drivers of change (e.g., program interventions, new policies, and change in political situation) based on beneficiary perception, outcomes, and prevalent gendered differences. This involved interacting with quantitative survey respondents to stimulate discussions in an open way, with lists of supplementary questions available to sustain and deepen conversations about changes observed by the respondents and the reasons behind them.

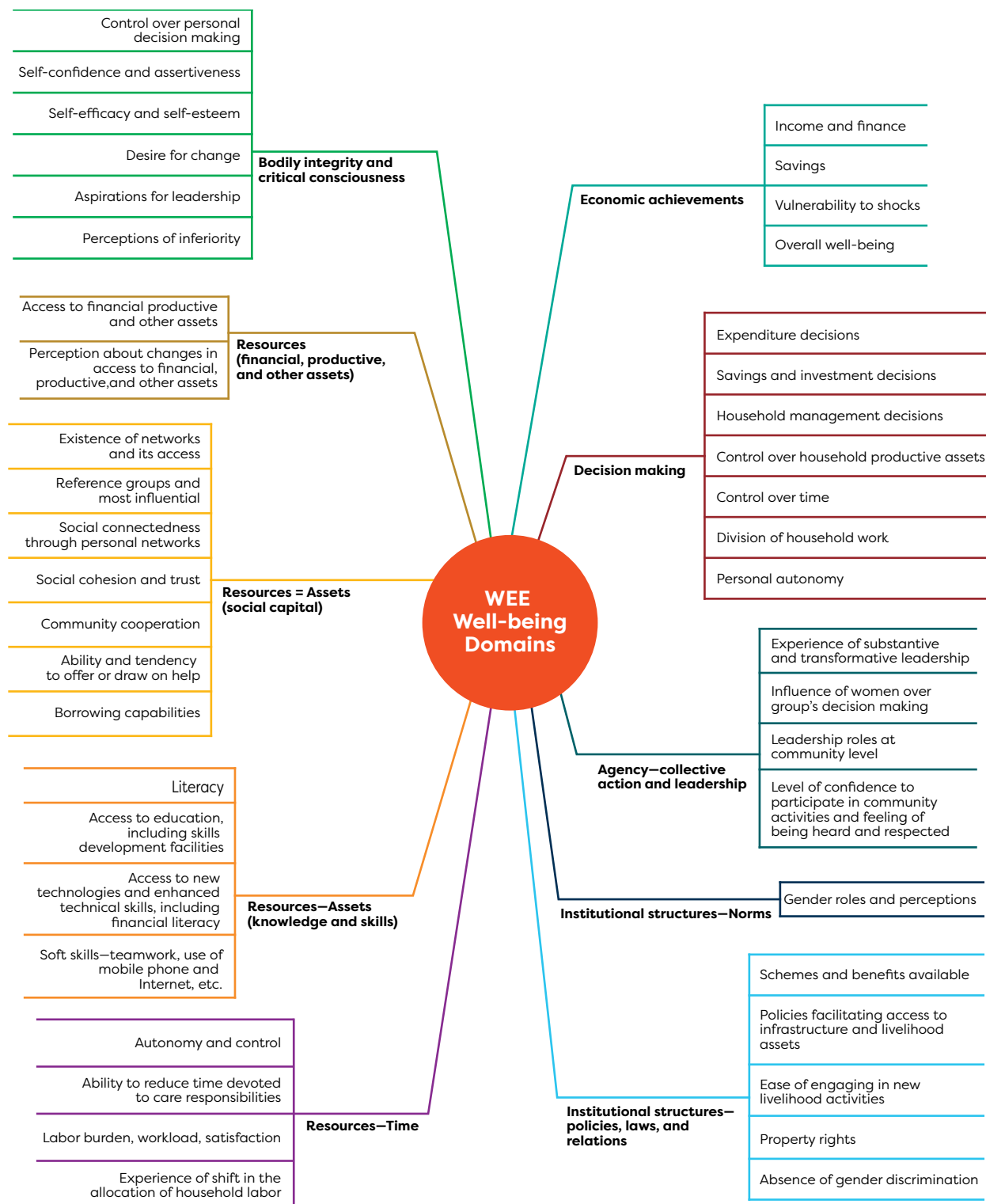
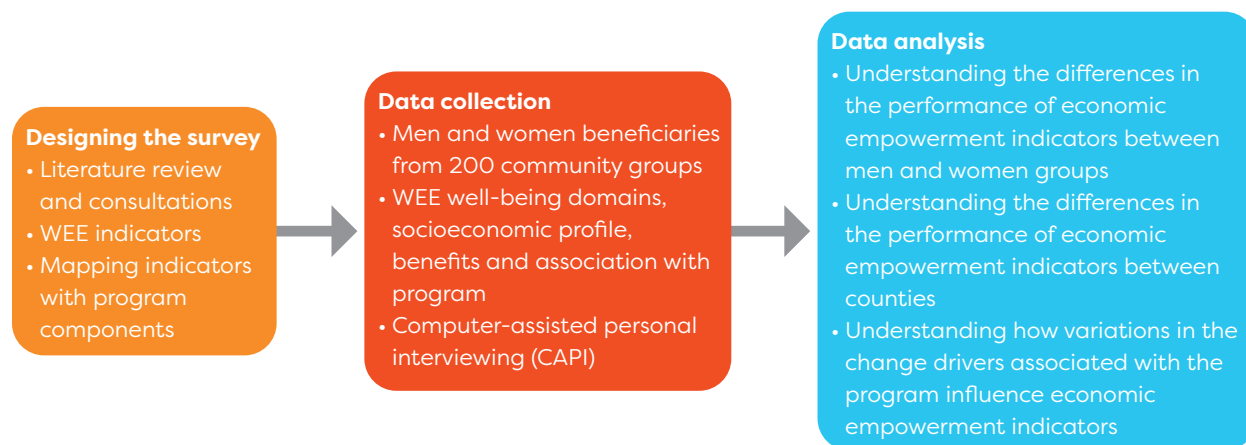
Figure 2.3. Well-Being Domains and a Broad Set of Indicators for Gender Gap Analysis

Figure 2.4. Stages of the Quantitative Assessment

QUANTITATIVE ASSESSMENT: SUPPORTING AND COMPLEMENTING THE FINDINGS FROM QUIP

The quantitative assessment (see figure 2.4) was carried out to support the QulP assessment and to:

- ◆ Assess the reported impact of KDRDIP's livelihood component on targeted beneficiaries;
- ◆ Assess gender disparities in economic empowerment indicators;
- ◆ Diagnose the critical dimensions of WEE that can explain larger variances; and
- ◆ Understand how variations in the change drivers associated with the program influence economic empowerment outcomes, such as income generation and savings.

REVIEW SIMILAR PROGRAMS

Programs with similar geographic, livelihood, and cultural contexts were assessed to draw out relevant lessons. The broad steps involved in reviewing similar programs are described in figure 2.5.

STAKEHOLDER WORKSHOP

In February 2022, FSD Kenya, the Bill and Melinda Gates Foundation, Intellectap, the World Bank, and KDRDIP teams convened a stakeholder workshop to review the study's preliminary recommendations and solicit stakeholder feedback. Through this engagement, stakeholders provided inputs on operationalizing recommendations and fostering an ecosystem approach to WEE in Kenya. Stakeholder suggestions, examples, and reflections were incorporated into the study's final report.

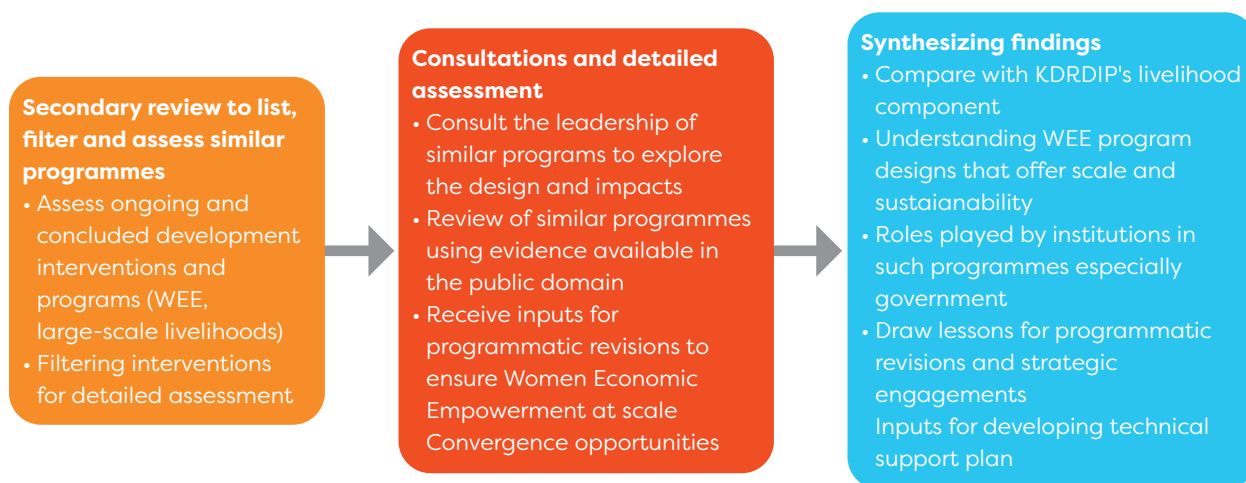
Sampling

For the quantitative assessment, the sample size was calculated at the program level using the formula of sample for proportions. The formula (Cochran's 1977), used for calculating the sample size is:

$$Z^2 PQ/D^2$$

P = estimated proportion of the population, set at 50 percent for maximum variance;

$$Q = 1-P;$$

Figure 2.5. Stages Involved in Reviewing Similar Programs

Z = standard score corresponding to the confidence interval set at 1.96; and

D = estimated difference, set at 5 percent for this initiative.

The estimated sample size for the quantitative survey was **384 beneficiary households**. A QuIP assessment previously undertaken by various initiatives suggests **24 semi-structured interviews and four focus group discussions** are sufficient to capture the relevant information required under different well-being domains.

Based on the above considerations and discussions with the client and implementation partners, the following sampling size was finalized:

- ♦ The total sample size estimated for the quantitative survey ($n=384$) was distributed almost equally across the three counties, and an equal number of men and women were covered within each of the counties;

- ♦ At the subcounty level, the sample size obtained for each of the counties ($n=128$) was distributed proportionately to the actual number of target beneficiaries within each of the subcounties; and

- ♦ At the community group level, the representation of women from both types of community groups (mixed-sex and women-only community groups) was ensured.

Tables 2.1 and 2.2 provide details of the sample for the qualitative and quantitative interviews.

The sampling plan assumed an equal proportion of men and women to be included in the study, as well as equal representation of samples from the three counties of the study. However, field-level externalities and situations, such as severe droughts, resulted in the migration of community members, making it difficult to strictly follow the sampling plan for quantitative data collection. This, in turn, resulted in disparities between the actual and desired sample size of

Table 2.1. Interviews Using Quantitative Methods

Quantitative Survey	Turkana	Garissa	Wajir	Total
Female	74	80	75	229
Male	65	55	51	171
Total	139	135	126	400

Table 2.2. Interviews Using Qualitative Methods

Quantitative Methods	Turkana	Garissa	Wajir	Total
Semi-structured interviews for QulP	8	8	8	24
Focus group discussions with community group members	2	2	2	6
Key informant interviews with implementation partners	1	1	2	4
Key informant interviews with government representatives	1	2	1	4

various subgroups, and the over-representation of one group over another (e.g., women respondents are over-represented in this case). In order to address this, collected sample data were proportioned according to the desired sample size by determining the weights assigned to each group in the sample. The **weight for the**

data was calculated by dividing the desired proportions as per the sampling plan by actual sample proportions, as represented in table 2.3. Further, the obtained data weights were applied to the sample data proportion through multiplication. The weighted data proportions hence match the desired proportions.

Table 2.3. Overview of Weighting Techniques Used in the Study

County	Subcounty	Gender	Actual Sample Proportion (%)	Desired Sample Proportion (%)	Weight Obtained
Turkana	Turkana West	Male	16.5	16.6	1.01
Turkana	Turkana West	Female	18.2	16.6	0.91
Wajir	Wajir South	Male	12	16.6	1.39
Wajir	Wajir South	Female	19.5	16.6	0.85
Garissa	Dadaab	Male	6.2	5.5	0.89
Garissa	Dadaab	Female	5.7	5.5	0.97
Garissa	FAFI	Male	4	5.5	1.39
Garissa	FAFI	Female	7	5.5	0.79
Garissa	Lagdera	Male	3.5	5.5	1.59
Garissa	Lagdera	Female	7.2	5.5	0.77



3

Assessing the Traditional Model of CDD Livelihood Programs in Lagging Areas: KDRDIP

3.1. Vulnerability Context of Targeted Lagging Areas

Pastoralism is a way of life in the largely arid and semiarid areas of Kenya. While pastoralist communities are accustomed to drought and erratic rainfall, the impact of climate change, along with other recent environmental, economic, and political factors, has adversely affected their resilience capacity. The situation is grave for women, who face a multitude of social, political, and cultural constraints to accessing resources and undertaking adaptive decision making (CARE 2014). The following subsections provide a contextual overview of the three counties of focus—Garissa, Turkana, and Wajir—areas described as *lagging* due to inequalities in their economic performance, human development indicators, and poverty levels compared with national standards.

Socioeconomic context and demography

A review of the three select counties shows that, although their populations are young, literacy levels are low and poverty rates are high. The population in Garissa is predominantly Muslim (97.7 percent), and an estimated 95 percent belong to the Ogaden clan. Among these clans, the Bahgari subclan is considered more marginalized than the other subclans. The literature review indicates that this subclan has limited access to resources. Similarly, in Wajir, the population largely consists of Muslims, and 95 percent of the population in the county belongs to the Ogaden clan. The non-Ogaden clan members residing in the host communities in Wajir South tend to be marginalized in terms of decision making and have limited access to resources.³ As noted in table 3.1, these areas

lag behind national standards in poverty and literacy levels.

Livelihood vulnerability context

Pastoralism is a key livelihood source in program counties. Pastoralism has been adversely impacted due to a range of factors, including population growth, conflicts, climate change, floods, droughts, and environmental degradation. Consecutive years of poor rains and the resultant droughts have resulted in below-average harvests and worsening livestock conditions in northern and eastern Kenya. Turkana, Garissa, and Wajir are among the counties that received low levels of rainfall (26 percent of normal levels), resulting in below-average crop production in 2021 (IRC 2021). The low levels of rainfall in the counties had a detrimental impact on nomadic pastoralists, resulting in the loss of livestock in large numbers and thereby disrupting these economies. In addition to acute food insecurity, across pastoral areas, an atypically high number of livestock are migrating to dry season grazing areas, driven by a decline in rangeland and water resources, which has also intensified insecurity, conflicts, and livestock diseases. Between July and August, livestock trekking distances to watering points increased by 60–90 percent, likely driving the 13–55 percent decline in milk production compared with the country's three-year average (FEWS NET 2021).

In Garissa, some pastoralists have taken up farming, even though that activity in the county is characterized by low productivity due to lack of inputs, lack of access to markets, water shortages, and flash floods near the Tana River.

3. KDRDIP Social Assessment Report.

Table 3.1. Overview of the Population in the Focus Counties

Indicators	Garissa	Turkana	Wajir	Kenya
Population, 2019 ^a	841,319	926,955	781,214	47,564,296
Population density, 2019 ^a	19	14	14	82
Household size, 2019 ^a	5.9	5.6	6.1	3.9
Percent male, 2019 ^a	55	52	53	50
Percent female, 2019 ^a	45	48	47	50
Percent of population under 30 years, 2019 ^a	77	76	78	68
Percent of population between 15–29 years, 2019 ^a	32	31	28	29
Literacy level, 2018 (percent)	8.2 ^b	20 ^c	23.6 ^d	81.5 ^e
Poverty rates, 2016 (percent)	45.2 ^f	66.1 ^f	41.3 ^f	37.1 (2015) ^f

Sources: a. KNBS 2019; b. Second Garissa County Integrated Development Plan (2018–2022). <https://garissaassembly.go.ke/wp-content/uploads/2018/06/CIDP-2018-2022-CO.pdf>; c. BSkenya 2018; d. County Government of Wajir 2018; e. Kenya Literacy Rate 2000–2022: <https://www.macrotrends.net/countries/KEN/kenya/literacy-rate>; f. Knoema.

Furthermore, only 12 percent of the basin is irrigated, indicating significant underutilization of irrigation potential (County Government of Garissa 2020). In Turkana, although the population is predominantly pastoralist, other livelihood activities differ by region and gender. For example, charcoal burning is prevalent in the county's dry areas where there are limited opportunities for alternative livelihoods. In Kapua (a region in the central subcounty of Turkana), 37.6 percent of the women obtain income through charcoal burning compared with only 8.1 percent of women in Katilu. In Kapua, over 40 percent of women obtain income by weaving baskets.⁴ In Wajir, the county's herder population continues to function in fragile and precarious environments characterized by long periods of drought marked by scant and infrequent rain. Persistent and sporadic conflicts between clans, often resulting from disputes over limited resources and expanding insecurity in Somalia combined with poor infrastructure, have restricted mobility

in the region (County Government of Wajir 2018). In Wajir, some agropastoral activities are practiced, however, they are characterized by low productivity due to aridity, lack of inputs, lack of access to markets, limited technical support, and unreliable weather.

Status of basic services and infrastructure

A review of county data reveals structural deficiencies in the access to basic services and infrastructure. In program counties, water and sanitation facilities remain underdeveloped. People often have to travel long distances to source water. There has been limited development of sanitation infrastructure to date, and open defecation is prevalent. There is limited access to health facilities and services in these counties. Garissa, Wajir, and Turkana are among the most critical regions in terms of malnutrition status and disease outbreak since 2021 (OCHA 2021). In May 2021, 36 suspected cases of cholera were reported in Garissa (Dadaab Refugee Camp) and Turkana counties, according to the World Health Organization (OCHA 2021).

4. Turkana County Integrated Development Plan (CIDP II 2018–22).

In these counties, a significant proportion of the population rely on cooking fuels such as firewood, charcoal, and kerosene. A reliance on firewood for cooking contributes to environmental degradation, increased pressure on limited natural resources, and health risks. Furthermore, it worsens the situation for women and girls in the household, who are responsible for collecting firewood for cooking, increasing their time poverty. The health and education outcomes for women and girls are also adversely impacted.

The connectivity infrastructure and financial institution coverage is inadequate in these

counties, negatively impacting livelihood development and access to various services.

The transport infrastructure, including roads, remains undeveloped or in poor condition. Similarly, the telecommunications infrastructure is limited, and large areas lack mobile network coverage. Although multiple financial institutions exist in the three counties, including banks, savings and credit cooperatives, and microfinance institutions, the provision of financial services across all the subcounties remains inadequate. Table 3.2 provides a summary of the status of basic services and infrastructure.

Table 3.2. Overview of the Status of Basic Services and Infrastructure

Parameter	Garissa	Turkana	Wajir
Water, sanitation, and hygiene (2018)			
Average distance to nearest water point	25 km	10 km	20 km
Health care facilities (2018)			
Number of health care facilities	205	377	146
Doctor to population ratio	1:41,538	1:20,000	1:29,413
Average distance to health care service provider	25 km	35 km	5 km
Access to electricity (2020)^a			
Electricity access (percent)	22.4	7.8	13.9
Off-grid population (percent)	47.8	80	68.2
Connectivity infrastructure (2018)			
Developed road network (percent)	1	6	9
Mobile network coverage (percent)	62	25	35
Markets (2018)			
Number of markets	19	9	30
Financial institutions (2018)			
Number of institutions	22	8	7
Social protection (2021)^b			
Number of people that need food assistance	169,290	231,775	156,374

Note: All statistics for Garissa, Turkana, and Wajir are sourced from the County Government of Garissa 2018, the County Government of Turkana 2018, and the County Government of Wajir 2018, respectively, unless otherwise indicated.

a. Source: Power Africa 2020.

b. Source: ACT Alliance. Appeal 221: Kenya Drought Appeal at https://reliefweb.int/sites/reliefweb.int/files/resources/KEN211_Response-to-Drought.%281%29.pdf.

Gender norms and inequities

Gender norms vary across counties. Most of the population in Garissa and Wajir follow Islam and norms from the Somali society are followed. In Somali society, it is usually the sons who inherit most of their father's wealth. Daughters usually do not receive valuable animals or land.

Specific roles have been established for males and females. Male household members largely undertake roles that require mobility, such as traveling for pastoral activities. Women and girls are responsible for managing the household. In the Somali culture, parents are quick to withdraw girls from school so they can take on household responsibilities such as caring for older household members and babies, as well as other chores. These gendered roles contribute to the time poverty of women and girls who spend significant amounts of time collecting fuel for cooking and sourcing water. Women and girls living in remote and impoverished areas also face a higher risk of being sexually assaulted and experiencing violence when they travel to source water and fuel. A high incidence of gender-based violence, including domestic violence, is observed in these two counties. Women and girls are also negatively impacted by prevalent cultural practices, such as female genital mutilation (FGM) and early marriage. Furthermore, females are not encouraged to actively engage in community-level decision making.

Differences are observed in the norms and practices in Turkana compared with Garissa and Wajir. The prevalent cultural and religious norms are less rigid in Turkana, allowing women and girls to engage in more productive roles than their counterparts in the other two counties.

However, some norms in Turkana do adversely impact women and girls, such as the idea that women are the property of men.

3.2. Program Context

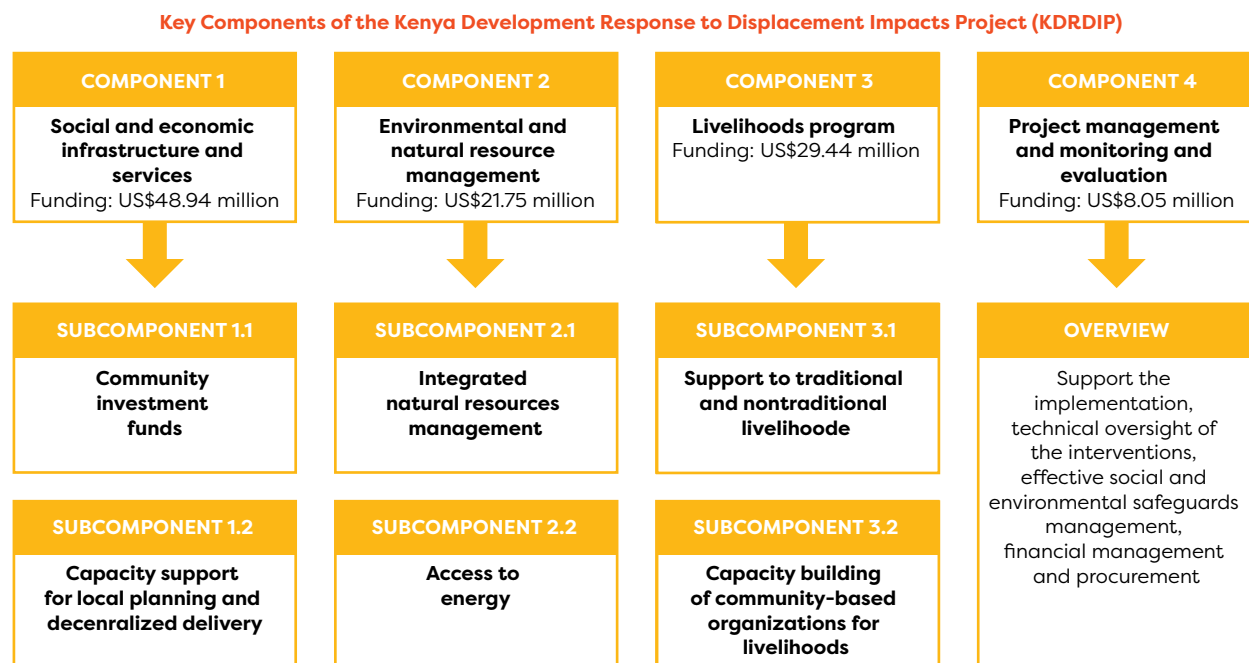
Overview of KDRDIP

The Kenya Development Response to Displacement Impacts Project (KDRDIP) seeks to reduce the negative effects of displacement in the Horn of Africa. Specifically, it aims to improve access to basic social services, expand economic opportunities, improve the environmental management of communities hosting refugees, and address the effects of the long-term refugee presence on these communities.

KDRDIP is a five-year program by the Kenyan government, funded through a World Bank credit facility of about US\$100 million. Due to the immense needs and impact on the communities hosting refugees in Garissa, Wajir, and Turkana, the Kingdom of Denmark granted the Kenyan government an additional US\$8.18 million under the KDRDIP Multi-Donor Trust Fund. This additional grant funding has been allocated across all program components proportionate to the original allocations.⁵ The project is implemented by the government of Kenya's State Department for Development of Arid and Semi-arid Lands, working in partnership with the participating counties. Figure 3.1 summarizes the four components—and subcomponents—of KDRDIP.

Funding allocation across components and subcomponents also impacts WEE outcomes in the target beneficiary communities. A review indicates that a limited part of the funding has

5. See <https://kdrdip.go.ke/background/>.

Figure 3.1. Overview of KDRDIP

been allocated for capacity building. Under component 3, less than 10 percent of the funding has been allocated for building the capacity of the target beneficiary communities. By comparison, global experience suggests that the funding allocation should be closer to 20–40 percent, depending on the need and context. Table 3.3 provides an overview of the resource allocations to project subcomponents (World Bank 2017).

Livelihood program (KDRDIP component 3)

KDRDIP's component 3 focuses on livelihoods, and aims to foster interventions that improve the productivity of traditional and nontraditional livelihoods and that strengthen community resilience. The support includes improved access to technology and equipment, storage and processing infrastructure, the selection of beneficiary groups, the formation of

community groups, and capacity building for producer cooperatives to access input and output markets. For the duration of KDRDIP, **component 3 aims to support 4,000 community groups and 25 collectives**. The subcomponents of this program are:

- ♦ **Subcomponent 3(a): Support to Traditional and Nontraditional Livelihoods.** The objective of this subcomponent is to increase the production and productivity of pastoralism (livestock) as well as agropastoralism and agriculture (crops and livestock), and to commercialize livelihood activities to improve incomes, increase employment, and foster self-reliance. The subcomponent focuses on traditional livelihoods, including pastoralism, agropastoralism, and small-scale agriculture, in addition to nontraditional livelihoods, to provide income to refugee-hosting

Table 3.3. Allocation of Funding Under KDRDIP

KDRDIP Component	Subcomponent and Allocation
Component 1	<ul style="list-style-type: none"> Community Investment Fund (94.4 percent) Capacity support for local planning and decentralized delivery (5.56 percent)
Component 2	<ul style="list-style-type: none"> Integrated natural resource management (90 percent) Access to energy (10 percent)
Component 3	<ul style="list-style-type: none"> Support to traditional and nontraditional livelihoods (90.9 percent) Capacity building of community-based organizations to improve livelihoods (9 percent)
Component 4	<ul style="list-style-type: none"> Project management and monitoring and evaluation funding (100 percent)
Component 5	<ul style="list-style-type: none"> Support to return to areas in Somalia (100 percent)

KDRDIP = Kenya Development Response to Displacement Impacts Project.

communities in the target areas. Grant funding of US\$26.5 million has been allocated to this subcomponent to achieve these objectives.

- ◆ **Subcomponent 3(b): Capacity Building of Community-Based Organizations for Livelihoods.** The objective of this subcomponent is to improve the service delivery capacity of pastoral/agropastoral/farmers organizations, including community-based organizations. The support includes establishing and building the capacity of community-based organizations based on the community-driven development (CDD) approach of the program and the primacy of these organizations in inclusive implementation and sustainability of program investments. Grant funding of US\$2.94 million has been allocated to this subcomponent to achieve this objective.

Implementation process for component 3. The livelihood component takes a process-driven approach for systematic implementation. The implementation embeds community participation, ownership, and transparency and

accountability at all steps across planning, the decision-making process, and the implementation and operation and maintenance of livelihood assets and economic infrastructure, while also using existing institutions and government systems. Community groups, village-level livelihood subcommittees, ward-level committees, and producer organizations are key community institutions in the implementation process (figure 3.2) (World Bank 2017: 68–69).

Beneficiaries for component 3. The direct beneficiaries of KDRDIP are members of the communities that have been hosting refugees in Garissa, Turkana, and Wajir. The program specifically targets host communities in refugee-hosting areas using an area-based development approach.

Facilitating partners. Across the three counties, different facilitating partners have been working with community groups and the subprogram committee to create solutions for the host community. The Relief Reconstruction Development Organisation has been working in Garissa, and the Waso Resource Development Agency has been working in Wajir.

Figure 3.2. Implementation Steps for Component 3**Implementation status of component 3.**

KDRDIP's component 3 began supporting community groups in 2019. The program has already supported 2,007 community groups in Garissa, Turkana, and Wajir. A review of the available documentation for these funded groups highlights the following:

- ♦ **Group type.** Overall, 75 percent of the groups are mixed—comprising male and female members. There are no male-only groups. Of the three counties, Turkana has the highest share (~26 percent) of groups with only women, and Garissa has the lowest share (~19 percent).
- ♦ **Vintage.** Over two-thirds of the funded community groups were established after 2014.

Table 3.2 provides an overview of the established community groups.

Livelihood activities. Over 75 percent of the groups focus on one **income-generating activity**. Variations in the number of activities are observed across counties. There are more groups practicing multiple income-generating activities in Turkana and Wajir than in Garissa.

Although there are number of feasible livelihood activities in the three counties that have a short maturity period, community groups largely engage in businesses related to **traditional livelihoods**, such as livestock and retail activities (figure 3.3).

Table 3.4. Proportion of the KDRDIP Community Groups as Per their Year of Formation

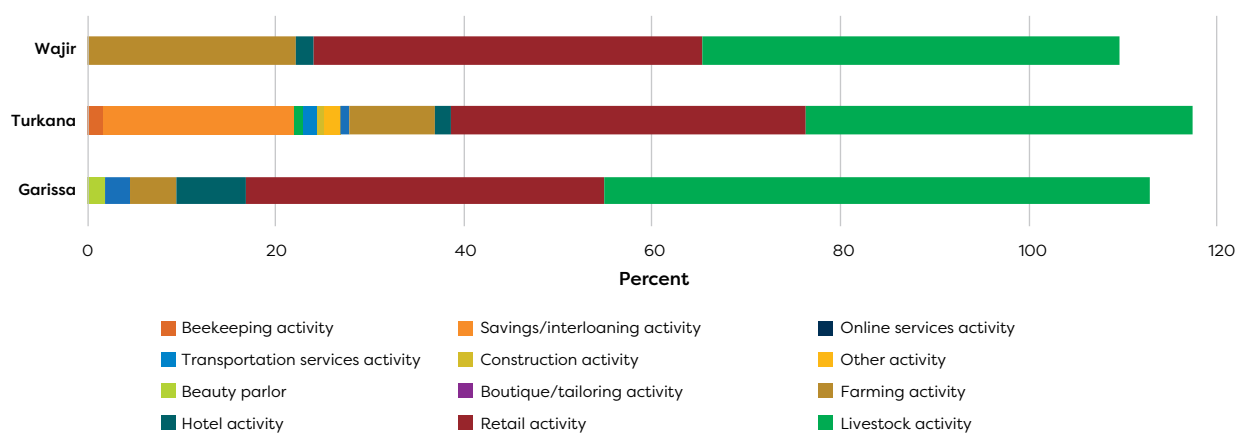
Period of formation	Proportion of total (%)
2000 and prior	0.7
2001-05	1.8
2006-10	5.5
2011-14	14.9
2015-18	42.0
2019-21	27.1
Year not recorded	7.8
Total	100

3.3. KDRDIP's Economic Achievements

Being involved in community groups has enhanced women's engagement in economic activities by facilitating their access to capital and entrepreneurial opportunities. A resultant improvement in women's contributions to household income has also translated into improved decision-making roles for women within households. Women are also increasingly seen as

entrepreneurs and not as passive community members. While gendered norms and resource constraints such as skills gaps and poor access to institutional structures (markets) limit women's capacity to actively engage in economic activities compared with men, women program beneficiaries have experienced more dramatic improvements in terms of income-generating capacity, financial management capacity, and entrepreneurship opportunities. However, in absolute terms, men still have greater access to finance, markets, and conducive social norms. However, the program has great potential to address these gendered constraints, thereby enhancing women's ability to actively engage in economic activities within and beyond the program. In addition, a skewed focus on risk-prone traditional livelihood activities, such as livestock trading, because they require a low level of skill, has resulted in limited livelihood diversification and poor returns for community group members. This emerges as a key project gap in the study.

Figure 3.3. Overview of Businesses Undertaken by Community Groups



Findings

This study views the economic empowerment of women as a multidimensional concept that considers the **direct and indirect economic benefits** (e.g., the capacity to engage in economic activities, increases in income, and contributions to household income) to women

and assesses if WEE has **led to any changes in decision making and their status in the home and in the community**. The study also seeks to cull out insights as to **whether women are themselves able to benefit from these direct and indirect economic benefits**.

Figure 3.4. Brief Snapshot of Beneficiary Survey Findings

Assessment areas	Gender		County			Assessment
	Male	Female	Turkana	Wajir	Garissa	
1 Economic achievements (contribution to income, expenditure)	↑	↑	↑	↑	↑	On track
2 Decision making (household, institutional)	↑	↑	↑	↑	↑	Improvement area
3 Collective action and leadership (involvement in activities)	→	↑	↑	→	→	Critical area
4 Resources (time, financial, productive assets)	↑	↑	↑	↑	↑	Improvement area
5 Resources (bodily integrity and critical consciousness)	↑	↑	↑	↑	↑	Improvement area
6 Institutional structures (gender relations and norms)	→	→	→	→	→	Critical area
7 Institutional structures (law, policy, and market environment)	→	→	→	→	→	Critical area




 **Strong positive change**
 **Weak positive change**
 **Weak/no change**

Figure 3.5. Economic Achievement at the Center of Gendered Analysis



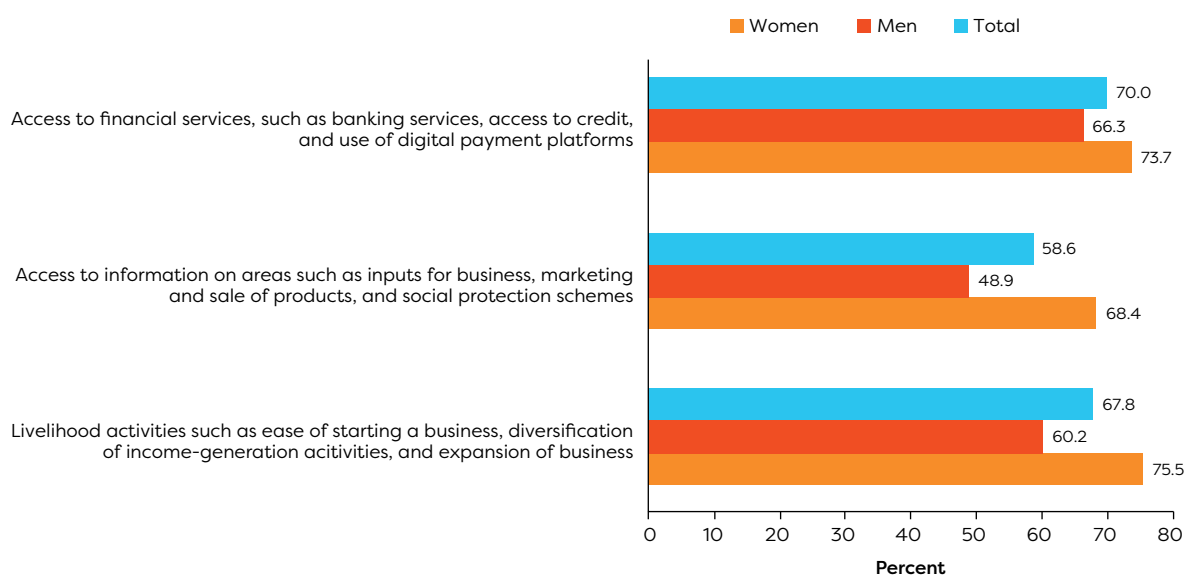
Here it should be noted that the findings on economic achievement have been discussed as an outcome and a means. In other words, any progress made on economic achievement is a consequence of improving access to key

resources, women's agency, and the role of institutions, especially in terms of gendered social norms, as enablers and/or barriers to WEE. At the same time, changes in women's economics have an impact on: (1) decision making; (2) resources; and (3) institutional structures (figure 3.5). This study begins with an analysis of the program's economic achievements and then broadly explores these three factors from this lens. The influence of these three factors and their nuances are presented in detail in subsequent chapters.

DIRECT AND INDIRECT ECONOMIC BENEFITS TO WOMEN

Notable changes were observed in women's capacity to engage in economic activities, including: (1) greater access to financial services; (2) access to market-related information; and (3) capacity to take up and expand traditional and nontraditional livelihood activities (see figure 3.6).

Figure 3.6. Proportion of Quantitative Survey Respondents Reporting Improvements on Key Economic Indicators



Across the three indicators, a positive trend is observed, especially among women. In the context of **access to financial services**, 73.7 percent of women (compared with 66.3 percent of men) report a positive change. It emerges from quantitative and qualitative findings that, beyond the funds provided under the program, community groups have facilitated these pastoralist communities' access to finance through mechanisms such as table banking, which had previously been limited or absent. For women in particular, this is increasingly translating into the capacity to expand existing businesses and access additional economic opportunities. Most respondents to the quantitative survey (75.5 percent of women and 60.3 percent of men) report an improvement in the **ease of starting a business, livelihood diversification, and business expansion**. This progress is likely a result of improvements in **access to information of markets (inputs for business, sales) and social protection schemes** as reported by 68.4 percent of women and 60.2 percent of men.

"We contributed Kes 20,000 before the funding and were selling vegetables, clothes, and a retail shop and expanded our business after we received funding through KDRDIP. We used to buy 5 kilograms of tomatoes, potatoes, and onions and sell them in small portions. After receiving the funds, we expanded to taking a whole lorry and selling it in Garissa." (Karu Women Group, Karu Wajir)

"We now have savings of Kes 300,000 in the bank and we used the remaining Kes 200,000 for our business. We built two rooms and rented them. We have also bought five cows and the number of cows that increased to 15 cows, and we have also bought 50 goats." (Khadija, Afweyne village)

Moreover, women have been seen engaging in additional personal business activities that go hand-in-hand with their community group business commitments. For example, qualitative interactions indicate that women have expanded their personal business activities along with their community group enterprises by, for example, setting up a personal shop next to a community group shop and managing both simultaneously.

While community-based business by itself serves as a livelihood activity, there has been a notable improvement in women's engagement in entrepreneurial activities beyond community groups. For example, before joining a community group enterprise, only 34.4 percent of women reported that self-employment was a source of personal income. This figure increased to 41.6 percent (not including community group enterprise activities) after joining a community group enterprise. This positive outcome indicates that the impact of increasing access and livelihood capacity is not strictly limited to program activities. It also enables women to take up activities beyond what the program envisaged.

Overall, improved access to capital through KDRDIP and loans from improved social networks and financial entities have contributed to women's capacity to initiate and expand various types of livelihood activities.

To understand the nuances of economic achievements, it is important to understand the **nature of and rationale for the livelihood activities** taken up by community groups. Among pastoralist communities, livestock trading and rearing are the most widely adopted livelihood activities of the community groups.

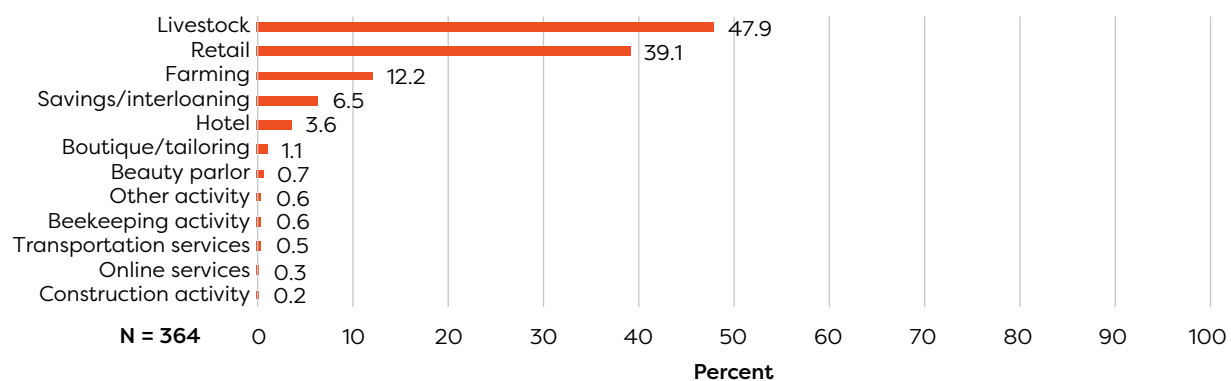
Retail business and farming are the next most favored due to the ease of setup, already existing market demand, and low skill requirements.

While community groups are provided a comprehensive livelihood menu at the inception stage, many continue to opt for traditional activities, particularly livestock businesses and farming, despite the risks associated with low profitability and high dependence on natural resources in a climate-sensitive region. **Despite the associated risks and low returns, because these activities do not add to the existing time poverty of women and have a lower skill threshold, they are more in demand than other activities suggested on the livelihood menu of the program, resulting in a low level of livelihood diversification.**

Limited diversification is observed even within retail businesses, most of which are grocery stores. Long-term familiarity and risk-averse

behavior among community members translate into a disproportionate dependence on this income-generating activity despite its low profitability. While about one-fifth of community group members involved in crop farming or a retail business, and 26 percent of those engaged in livestock-related activities report a “significant increase” in income, more than 50 percent report a significant increase in income from activities such as working in a beauty parlor or in construction. Community groups involved in transportation services, tailoring, and interloaning also report a higher proportion of members with significant increases to their income compared with those involved in retail, livestock, and farming activities. However, less than 10 percent of members report that their community groups are involved in any of these activities, which are more lucrative than the commonly adopted activities of livestock trading, farming, and running retail businesses (figure 3.7).

Figure 3.7. Enterprise Activities Undertaken by Community Groups



Note: Community group activities are identified here based on data provided by the program team. Percentages are calculated on the basis of data available for 364 cases, although the assessment sample is 400. The missing cases and the resultant change in base are an outcome of mismatches in the names of community groups in the sample collected and the available program data.

Box 3.1. Case Study: Higher Uptake of Traditional Livelihoods Despite Low Returns and Associated Risks

Name of Group:
Kamil Women Group, Garissa

Number of Members: **15**

Year of Formation: **2017**

Years of Funding: **2019**

Community group activities:
Tailoring, retail shop, livestock rearing



Livestock trade is the primary activity across groups, although other activities are more profitable and less susceptible to external factors, such as droughts, other extreme weather events, and poor livestock health. This is largely because traditional livelihood activities do not add to the time poverty of women and have low skill requirements. Community groups often branch out to engage in multiple activities in addition to livestock trading, such as selling milk or vegetables (see box 3.2), but this does not translate into higher personal net income when the livestock trade is involved because the business is vulnerable to weather-related shocks and market vagaries.

From the KES 500,000 provided through KDRDIP, KES 200,000 was used to purchase goats, KES 150,000 was used for clothes, and KES 150,000 was used to build a store. However, factors such as natural resource constraints, extreme weather events, and mobility constraints have limited the capacity of Kamil Group members to benefit from the entrepreneurial activities.

Gabo was previously selling milk and vegetables and since the funds were disbursed, her group was able to expand the business and engage in multiple livelihood activities.

“We were selling milk and vegetables and we just expanded our business.”

The expected sale price is 3,000–7,000 KES per goat depending on the size. However, the lack of an active market during a drought and poor health status of livestock reduces market value.

“Around 30 (goats) died and 220 are alive [due to the drought]. There is no milk at this time, the vegetables we get once in a while.”

As a woman-only group, the Kamil Women Group also incurs additional costs (KES 10,000 per month) due to their mobility constraints in terms of searching for fodder and water in these drought-affected areas, further reducing their capacity to generate profits. Consequently, despite earning profits, the net return per member is only KES 300–450 per month, or KES 3,600–5,400 per year.

Box 3.2. Case Study:
Access to Interest-Free Funding from the Program and Its Positive Impact on Income from Traditional Livelihoods



Name of Group:

Nasri Farm Group, Wajir

Number of Members: **10**

Year of Formation: **2016**

Years of Funding: **2020**

Community group activities:

Vegetable farming

Farming is the third most preferred community group activity despite severe water scarcity in the region. Access to interest-free funding has increased the production capacity of community groups by improving their ability to cope with vulnerabilities, such as water scarcity. However, further support is necessary to sustain production.

Out of KES 500,000 received through KDRDIP, the group spent KES 100,000 on drilling a borehole, KES 200,000 on fencing, KES 55,000 on a generator, and KES 145,000 on a water storage and piping system.

The group has managed to grow an array of vegetables despite being located in a water-scarce region. Kale is the major crop. The group also reported total profits of KES 30,000 per month. There is an additional cost of KES 20,000 for a gardener to maintain the vegetable farm.

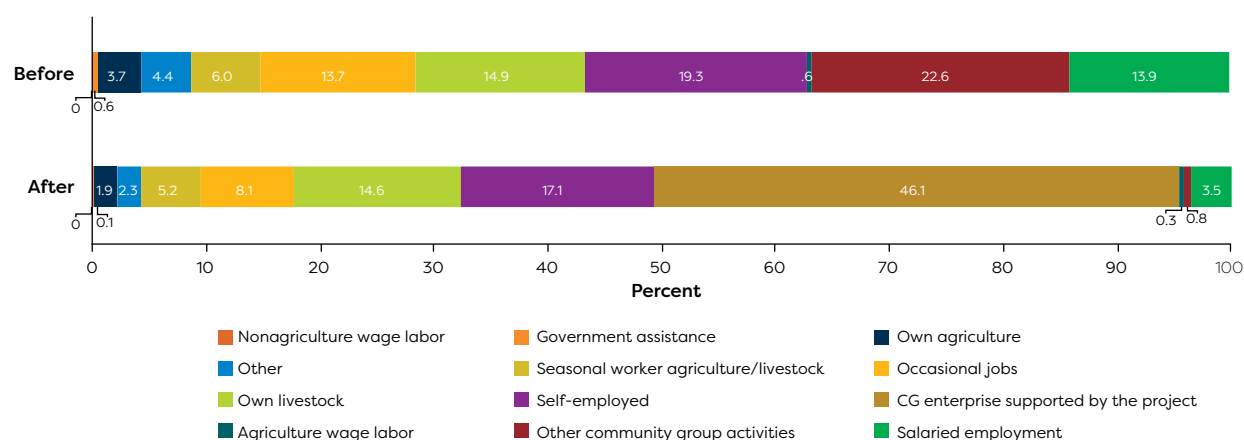
The expected sale price of a bunch of kale is KES 50 per bunch. However, the group struggles to make sales, especially during drought due to reduced community purchasing power.

The group also faces challenges to the scaling up of production due to the additional water and fencing needed to increase production and reduce crop loss.

The issue of lack of diversification is further exacerbated for women because they have limited access to nontraditional livelihood activities that require skills building, mobility, and spending time outside home. While women are seen as enterprising, gaps in livelihood-specific skills and access to skill-building opportunities

such as training for tailoring, cosmetics, apiculture, and handicrafts, limits women's choices for livelihood activities. Additionally, mobility constraints associated with cultural norms and time poverty renders it difficult for women to access livelihood activities that require them to spend time away from home and dependents.

Figure 3.8. Changes in Contribution to Household Income Before and After KDRDIP Community Group Enterprise Formation, by Income Source



Women are attaining the status of household income contributors. One key finding of the study is the positive impact of improved access to employment opportunities through community groups, which has increased the proportion of income derived from community group activities to total household income (figure 3.8). This is the case for both men and women. While factors such as continuous drought and the pandemic have reduced absolute household income in the recent years, the contribution of community group business activities has significantly increased. For example, the share of community-group-based income in total household income grew from 22.6 percent before KDRDIP to 46.1 percent in 2021. For women, this increase proved to be a meaningful economic achievement because women are traditionally seen as caretakers who play a passive role in household economics rather than as income generators.

In communities characterized by poor living conditions, limited livelihood opportunities, dynamic livelihood conditions, and limited savings or measures to deal with shocks, **income**

from community group enterprises serves as necessary household income support. About two-thirds of households consider community group enterprises an active source of income. Access to such income has reduced vulnerabilities among community members, providing low-risk investments, collective risk sharing, and the potential to scale up as a group. While profits from community group activities have been used to expand personal and community group businesses, the income from the latter has also served as an emergency fund for members of the groups, especially during the pandemic and the ongoing drought. Qualitative interactions reveal that **during the drought, the income from the community group was primarily used for education and health expenses for household members, thereby improving the household's capacity to cope with shocks.**

"Before KDRDIP, we and our families had nothing that we could sustain ourselves with, when the money from KDRDIP program came, we were able to buy goats and start our business.

Even though we did not go to school, now our children can go to school because we can now pay the school fees.” (Kamil Women Group, Alidumal Wajir)

While women face resource constraints such as skills gaps and time poverty, community-group-based activities have instilled an increased willingness and confidence in women to undertake entrepreneurial activities. However, such resource constraints can also impede women’s capacity to generate adequate income actively and consistently despite their increased willingness to engage. For example, while both women (82.7 percent) and men report an increase in income since they joined a community group enterprise, only 21.3 percent women report a “significant increase” compared with 29.9 percent of men.

IMPACT OF CHANGE IN WOMEN’S ECONOMIC CIRCUMSTANCES ON DECISION MAKING AND CONTROL OVER ECONOMIC BENEFITS

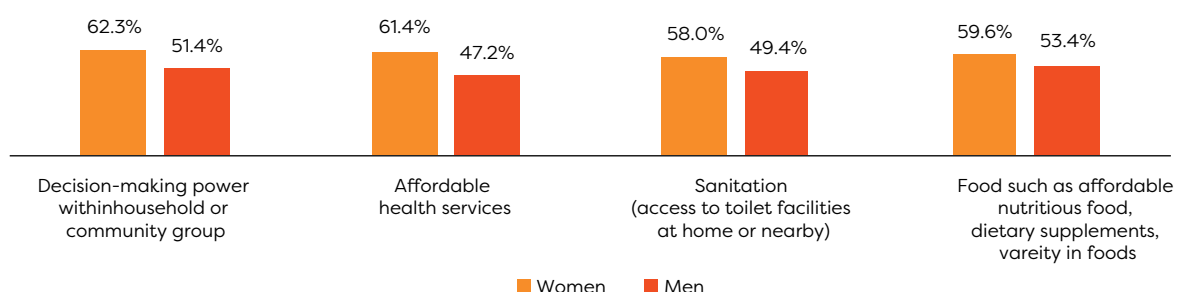
A critical outcome of the program, especially from the lens of women’s empowerment, has been that involvement in community-group-based business activities has led to a greater acceptance of women as income generators in households and in communities. The

program has also improved women’s interest and knowledge in matters related to finance, which was previously assumed to be a man’s domain. As a result, women are increasingly involved in decision making regarding household finances (e.g., borrowing and savings), expenditures on children’s education, and asset management. As figure 3.9 shows, 62.3 percent women (compared with 51.4 percent men) report an improvement in their decision-making power in their households and in the community group. Overall, the capacity to contribute to household income is being translated into improved status for women at the household and community level. **In target communities, women are being accepted in the role of entrepreneurs rather than as passive community members.**

“I have my own business from the profit I received from the community group activities and before I used to stay at home but now, I’m busy with the group and the business.” (Group member, Karu Women Group, Karu Wajir)

Additionally, the improved control over the economic benefits has resulted in women being able to spend more on essential services such as health, sanitation, food, and nutrition for the

Figure 3.9. Percentage of Quantitative Survey Respondents Who Report Improvement in Access to Essential Services and Decision Making



family (see figure 3.9). While the improvement reported for decision making has been higher among women, in terms of absolute comparison, men still fare better with respect to control of finances and community- and/or household-level decision making. Furthermore, while increased capacity to make decisions were reported by both men and women, among women it was largely limited to household decisions and had minimal impact on institutional decision-making roles, especially in community-level institutions. **Community groups have, however, opened opportunities for collective action, especially for women with limited capacity to exercise their agency as a community member.**

Barriers and project gaps

Limited livelihood diversification. Community groups have a skewed focus on livestock and other traditional livelihoods that have low-level skill requirements and do not significantly add to women's time poverty. A lack of intensive capacity-building support and hand-holding in livelihood selection, as well as the overall running of postfunding businesses after receiving financing is another gap that limits livelihood diversification. While the community groups are provided with a livelihood menu and asked to select an activity, the current program does not include extensive hand-holding support to identify the benefits of and challenges to engaging in various livelihood activities.

Limited income generation. While the contribution of community group income to overall household income has increased, it has not led to an absolute increase in income due to external factors, including the pandemic and

droughts. Further, the livestock trade is inherently vulnerable to such external shocks, and this, combined with an absence of viable value chains, has resulted in poor and unreliable returns.

3.4. KDRDIP's Empowerment Achievements

Improving Women's Resources

In respondent households, women's capacity to engage in livelihood activities has improved in response to increased access to capital through KDRDIP. An increase in women's confidence and visibility as entrepreneurs has improved women's social capital in terms of social networks and social connectivity. However, limited livelihood-specific skills building and time poverty continue to impede WEE.

Under the resources dimension, we analyzed three main factors—assets, bodily integrity, and critical consciousness. Access and utilization of both tangible and intangible economic, social, or productive resources were analyzed to track how these resources can constrain or enable WEE. These resources include (control over) time, access to financial and productive assets, skills, knowledge, and social capital

Access to financial and productive assets

Improved access to capital (provided by the project to the community groups) has led to a rise in entrepreneurial activities at the individual and group level among male and female community group members. This, in turn, has resulted in an increased capacity to save, access financial services, and manage productive assets (livestock, agricultural assets, and property).

“Household spending responsibilities are not only for the men. I now have a small business and savings and so I can now support my husband.”
(Khadija, Berisamat Group Afweyne village, Garissa)

Most women (91.7 percent) report that their involvement in a community group improved their access to financial services, such as loans and saving products. The increased access to financial services can be viewed as an outcome of better access to credit and the business management knowledge gained through involvement in community group business activities. This has positively influenced the savings and borrowing behavior of the target community. For example, the proportion of female members who save more than doubled during the project engagement period (35.1 to 74 percent) indicating an improved ability to save and manage risks such as health emergencies, thereby reducing their dependence on men.

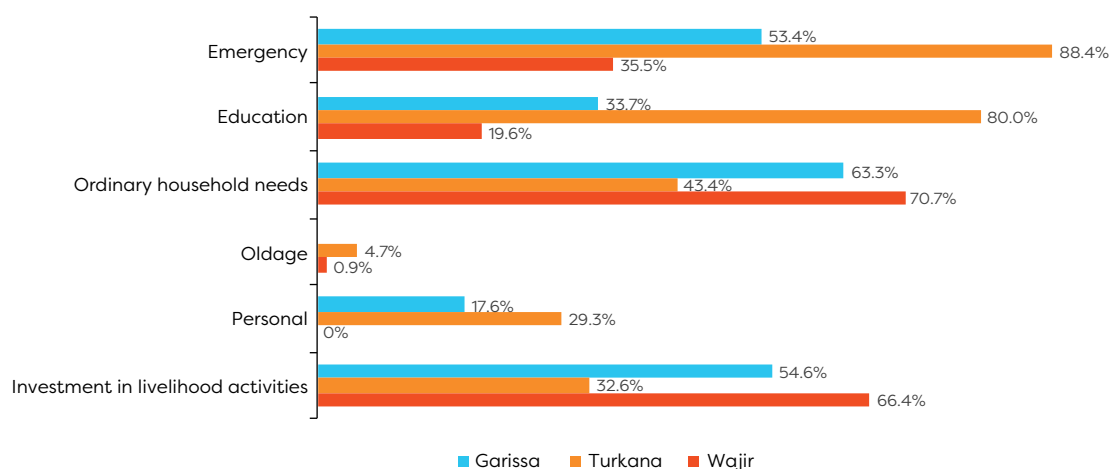
While the percentage of men who save has also risen since project inception, the increase in proportion is less than 20 percent, which is much lower than that for women. This difference in savings behavior between men and women can be attributed to multiple sociocultural factors, including normative gender roles regarding household spending responsibilities. For example, spending for the household is usually considered to be the responsibility of men, while women tend to save for emergencies, such as a drought or illness, or for their children's education. More than two-thirds of women (68.7 percent) report that their savings are meant for emergency use, while men's savings are largely used to meet ordinary household needs (58.2 percent).

“My salary as a waitress was not enough to cater for my children's education expenses, I used to earn only KSh 6000 from which I had to pay rent and take care of my children. I therefore decided to join the group where I can borrow and build my business. Now, I have saved about KSh 10,000 in my personal account. I also do savings with the group where I have saved about KSh 5,000–7,000.” (Selina Akombo, Lady Bird Women Group)

In addition to gendered differences, aspects such as type of livelihood activity, access to banks, and financial literacy influence savings behavior. Such differences have also resulted in varied saving behavior across counties. Given the unstable income from pastoralist livelihoods due to the persistent drought, the majority of respondents from Garissa and Wajir use their savings for ordinary household needs, such as groceries and utilities. Respondents in Turkana are relatively less dependent on livestock-based incomes, reporting relatively more diverse livelihood activities, such as inter-lending, self-employment (e.g., business, construction, or handicrafts), and occasional jobs. The resultant stability in income generation has translated into less dependence on savings for daily needs and savings that are largely used for emergencies or educational needs. Figure 3.10 provides an overview of the various reasons for saving across the focus counties as reported by male and female program beneficiaries.

Although M-Pesa is the most preferred form of savings (60.9 percent of women and 83 percent of men), 41.3 percent of women save cash at home, while only 15.3 percent men do. A higher dependence on cash savings among women is the result of constraints to mobility,

Figure 3.10. Overview of Key Categories for Saving Among Men and Women in the Focus Counties

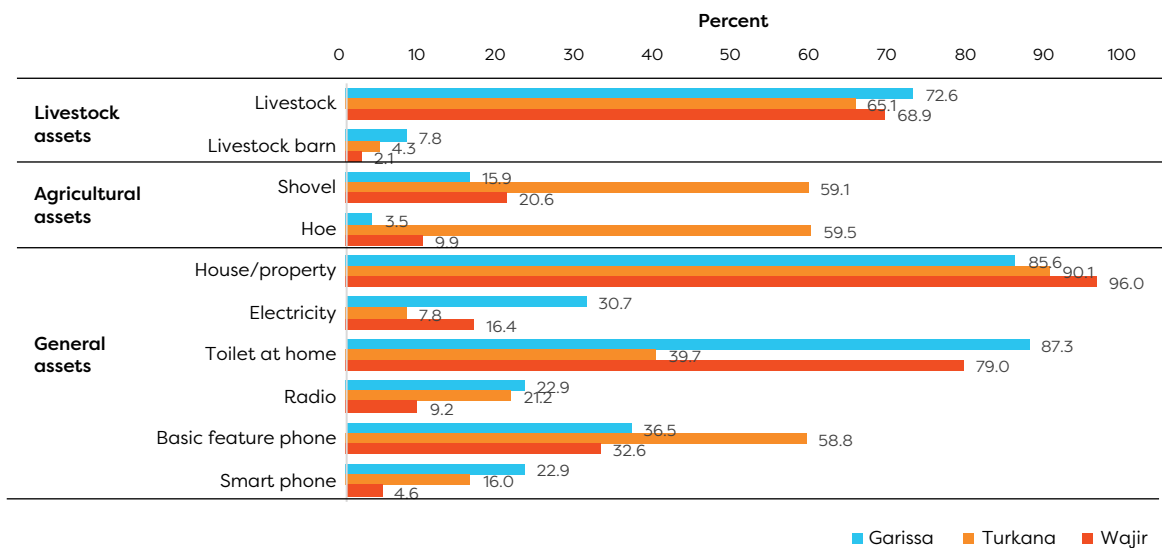


capacity—such as illiteracy—and lack of exposure to other financial services. Furthermore, only about one-fourth of men and women report having savings in a bank, indicating poor utilization of banking services regardless of gender. M-Pesa facilitates access to credit through “easy processes,” a major advantage identified by the beneficiaries, but it is not an optimum alternative to banking services. For example, usage of M-Pesa renders customers vulnerable to identity theft and fraud. In addition, customers are also susceptible to unregulated spending behavior, especially among those with limited financial literacy—a major barrier faced by program beneficiaries (Makori 2019). However, engagement with community groups and collectivization has positively impacted the community’s access to borrowing despite limited access to banks. Intergroup borrowing, for example, bridges the gap in access to credit despite challenges such as lack of collateral and financial illiteracy, especially among women.

“Yes, there have been great improvement to the lives of the group members who have taken loans from the group. They have not only purchased new households’ items but have also started new businesses from the profit they have gained from the money they borrowed from the group as loans.” (Member, Lady Bird Women Group)

Cultural norms associated with livestock ownership as a symbol of prosperity has translated into high rates of livestock ownership and poor diversification of livelihoods. As indicated in figure 3.11, livestock is the major form of productive asset in all three counties despite the persistent unfavorable conditions for livestock rearing in terms of water and fodder scarcity in these drought-affected regions.

In Turkana, a significantly higher proportion of households engage in crop farming (41.2 percent) compared with Garissa (1.4 percent) and Wajir (26.4 percent). This translates into a higher rate of ownership of agricultural assets in Turkana.

Figure 3.11. Overview of Asset Ownership Across the Focus Counties

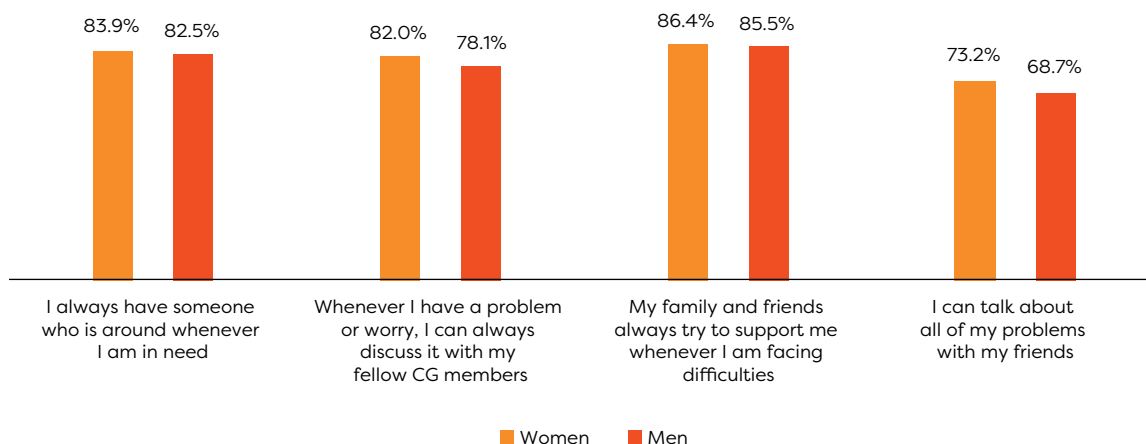
Access to social capital

Active involvement in community group business activities and collectivization has positively influenced women's access to social capital and respectability in society (figure 3.12). It has resulted in improved access to social networks⁶ for women. Moreover, it has increased interactions of women with individuals beyond members of their own households and increased the respectability of women in the community. While this positive trend is visible for both men and women, access to social capital is slightly higher among women in terms of social networks formed with community group members and non-household members. For women with limited access to social spaces, community groups serve as an accessible platform to discuss issues and concerns and to socially interact.

"The community groups have changed the perception of women in the community. They are more respected in the community now." (Sahara Mohammad, Karu Women Group)

Furthermore, qualitative interactions reveal that women's capacity to access social networks is an indirect result of their improved visibility as entrepreneurs in the community, which has made it easier for them to interact with community members despite rigid cultural norms that limit women's access to social networks and public spaces. Improved capacity and confidence to engage with non-household members has also translated into increased access to credit sources. For example, female community group members report increased ease in accessing loans and other informal credit sources—mainly fellow community group members, other community members, and family members. Improved acceptance of women as entrepreneurs, improved access to social networks, and the resultant increased

6. Social networks in the program context are networks formed with non-household members, including community group members, individuals in village administrative bodies, and other influential community members.

Figure 3.12. Access to Social Capital

trust of repayment have led to this increased access to loans.

“I am a known person in the community; therefore, they (community members) will give me money.” (Ilama Dubow, Karu Mumin Women Group, Wajir)

Furthermore, despite factors such as time poverty, which limits their capacity to engage in enterprises, women benefit from the camaraderie among community members to support each other in their limited available time.

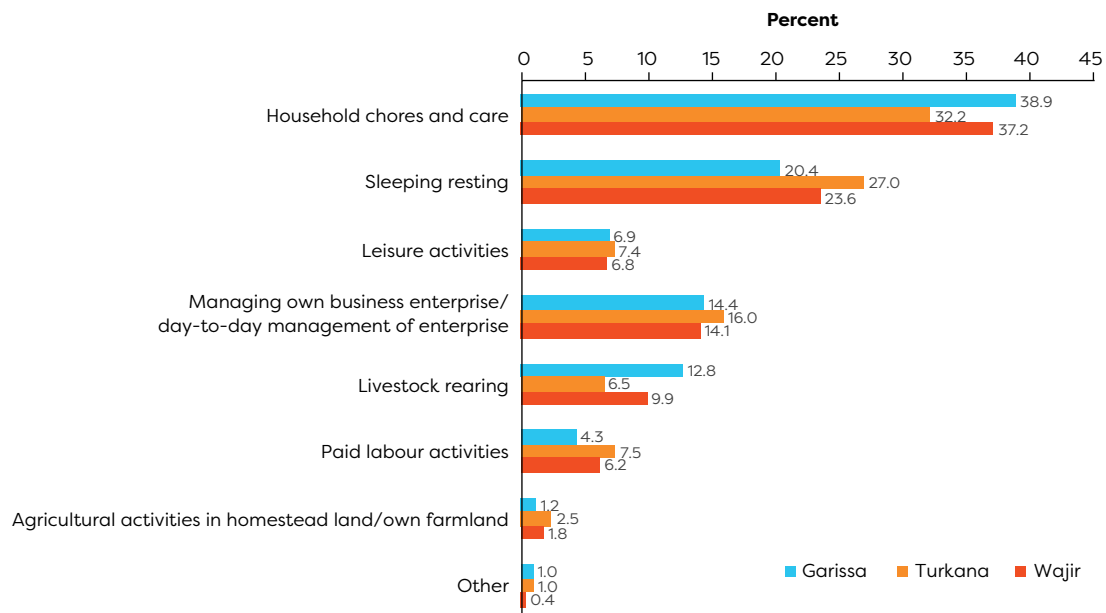
“It is difficult, but I manage, I arrange the firewood (personal business) and leave it to my neighbor’s care so they can sell it for me while I sell the vegetables [community group activity].” (Female member of Raha Farmers Group, Lagboqol, Wajir)

Time use and income-generation capacity

While women now have better access to livelihood opportunities through community group business activities, quantitative data indicate

that they typically have less than one-fifth of their day available to manage an enterprise (see figure 3.12). Natural resource constraints, especially lack of water, and cultural norms around household chores make it difficult for women to gain more control over their use of time. About 50 percent of women’s time is spent on household chores and livestock rearing, limiting their capacity to effectively participate in other income-generating activities. Furthermore, findings from the survey indicate that less than one-fifth of women report a reduction in their labor burden in the form of household chores and unpaid work outside home, indicating limited improvements in women’s time poverty during the program period.

“We don’t have time to sit down because of the many activities we are supposed to do like fetching water, washing dishes, and the household chores. They (male members) cannot do the chores, they will ask you if they are your wife to do the chores, if asked to help.” (Lockichoggio Group, Turkana)

Figure 3.13. Overview of Time Use Among Women

Despite the time constraints that these women face, they are keen to engage in income-generating activities to improve their access to income and financial independence. Some community group members have adopted innovative methods to address the time poverty issue by engaging in personal/individual business activities on top of the program-supported community group activities. An activity like selling vegetables does not require a woman to travel far from home—she can work near her home, making it easier to multitask between household chores and income-generating activities. While community group activities are undertaken on a much larger scale and have the potential of generating sustained income generation, women's capacity to benefit from such activities is constrained by their existing time commitments. Community group activities often require women to spend more time outside their homes, traveling to

attend meetings or trainings, procure inputs, or manage shops. The program design and implementation does not account for the time poverty experienced by women.

Variations in time use by women is observed across counties. Women in Turkana fare better than their counterparts in Garissa and Wajir. This can be attributed to Turkana's lower dependence on pastoralist livelihoods and higher dependence on activities such as interloaning (20.2 percent of respondents), which require less of a time commitment. While 58.1 percent of respondents in Garissa and 44.4 percent of respondents in Wajir are engaged in community group activities related to livestock trading or rearing, only 41.1 percent are engaged in livestock farming activities as part of a community group enterprise (base = 364). Women's engagement in livestock rearing is also relatively lower in Turkana, with women reporting

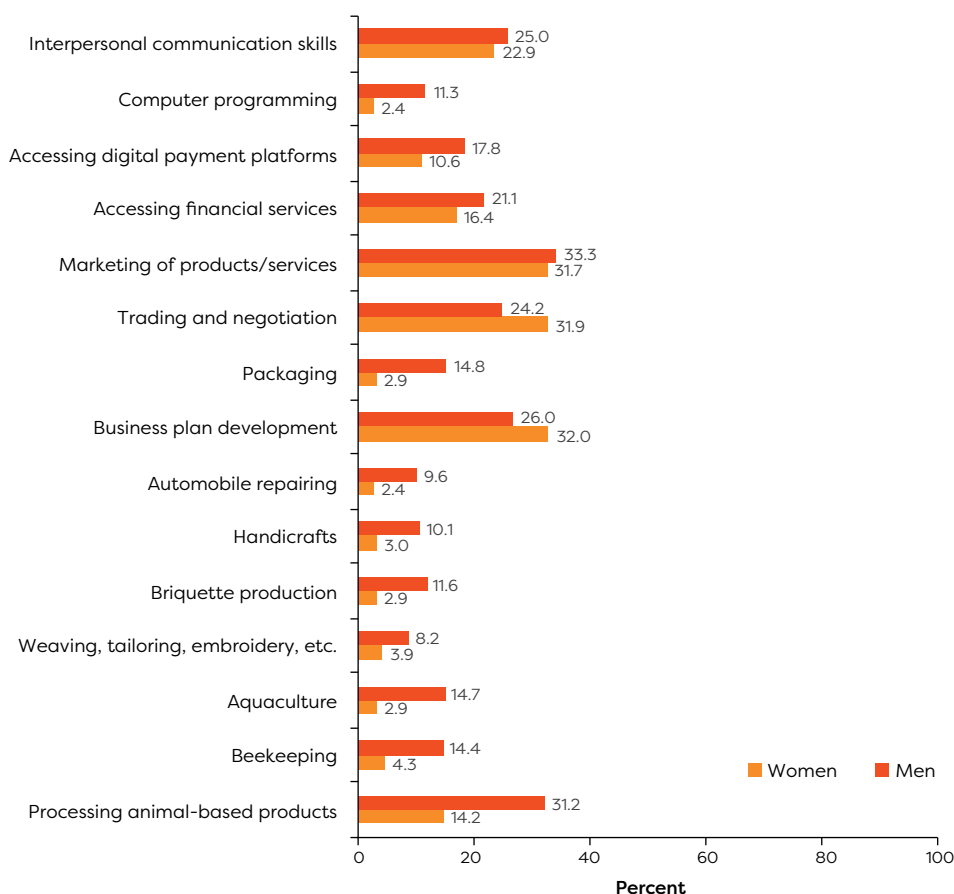
more time spent on other activities. For example, program data indicates that community groups in Turkana are involved in savings/inter-lending (20.2 percent), beekeeping (1.7 percent), transportation services (1.6 percent), online services (0.9 percent), and others (1.7 percent), which were less common in the other counties. In addition, relatively less rigid cultural norms in Turkana have also made it easier for women to spend more time on income-generating activities, such as paid labor, self-employment, or agriculture management, in addition to leisure and resting time, as indicated in figure 3.13.

“The challenge is that they have children to take care of and women are like the pillar of the whole community. They are looked up to by all and it’s challenging to do everything at once.” (Halima Abdi Hussein, Karu Women Group, Wajir)

Livelihood-specific skills development among women

While access to livelihood-specific skills and knowledge are limited among both men and women, in most areas, women lag significantly behind men (see figure 3.14). However, quantitative data indicate that women fare better than men in some areas of business management,

Figure 3.14. Existing Skills and Knowledge Among Men and Women



such as business plan development, trading, and negotiation. This can be attributed to a higher proportion of women receiving training in the areas of business plan development (32.4 percent of women and 21.3 percent of men), and trading and negotiation (30.4 percent of women and 18.8 percent of men), as indicated by quantitative data. Women's skills development and existing skills can be further enhanced through increased project support for business management and capacity building.

Currently, however, training and capacity building support is only provided to the officeholders of the community groups under the program and is largely limited to bookkeeping and leadership. Additionally, women's capacity to access these programs is further limited by the prevalent cultural and religious norms. For example, in Garissa and Wajir, it is challenging for women to actively participate in training programs due to cultural norms that frown upon women participating in activities that involve interacting with men who are not members of their household.

The program beneficiaries, especially women, thus face significant gaps in livelihood-based skills, limiting their capacity to adopt diverse, sustainable, and lucrative livelihood opportunities. An uptake of diversified livelihood activities has the potential to reduce vulnerabilities due to external shocks, but beneficiaries lack the required technical skills and knowledge to diversify livelihood activities.

Bodily integrity and critical consciousness

Improvement has been observed in women's bodily integrity and confidence to engage in income-generating activities with increased access to capital. While women report

improvements in self-efficacy in terms of confidence in one's ability to overcome challenges and positive outlook, they continue to lag behind men in their capacity to cope with vulnerabilities such as natural disasters.

Bodily integrity in the program context is defined as a woman's confidence to make decisions regarding her livelihood activities, her capacity to practice personal autonomy, and freedom from acts of violence or coercion. Critical consciousness, characterized by the capacity of a woman to identify and question social issues that directly or indirectly affect her, is also evaluated. This aspect is measured by gaining an understanding of the awareness, confidence, and self-efficacy that enables women to exercise agency.

BODILY INTEGRITY AND CONFIDENCE TO ENGAGE IN INCOME-GENERATING ACTIVITIES

Community group business activities have opened a new realm of involvement in community life and access to public spaces for women. Findings show that women are determined to engage in income-generating activities despite cultural and resource barriers. In the focus counties, especially Garissa and Wajir, cultural and religious norms dictate that women's activities and engagements ought to be limited to female community members and male family members, which limits women's ability to interact with non-household members. However, collectivization through community groups has translated into improved confidence in women to engage in income-generating activities and to actively engage in the social life of the community.

For women community members, community groups provide valuable opportunities for income generation, financial independence, agency, and access to public spaces. Engaging in community groups has improved women's confidence in their ability to contribute to household expenses, successfully undertake entrepreneurial activities, and enjoy personal autonomy without completely relying on men.

"My confidence has increased before I was just a housewife but since joining the group, I have a clear vision of so many things and my confidence has increased." (Hernamu Raha Hassan Ali, Kamil Women Group, Wajir)

While the program has limited scope to address these cultural norms, it has great potential to ensure consistent and adequate income generation through community group activities. As a result of engaging in businesses and assuming responsibilities in community group activities, women report increased confidence to engage in activities such as sales and input procurement. This, in turn, has improved women's autonomy over decisions over their mobility and nature of engagement in enterprises. Findings show that women are more willing to travel despite the prevalent normative restrictions, indicating their heightened confidence and reduced dependence on men. Due to this increasing willingness and confidence to travel, women are assuming more responsibilities in income-generating activities in the areas of procurement and supply sourcing—previously areas that were chiefly the domain of men.

"Now, I can travel from here to Lagboqol to sell livestock." (Kamil Women Group, Alidumal Wajir)

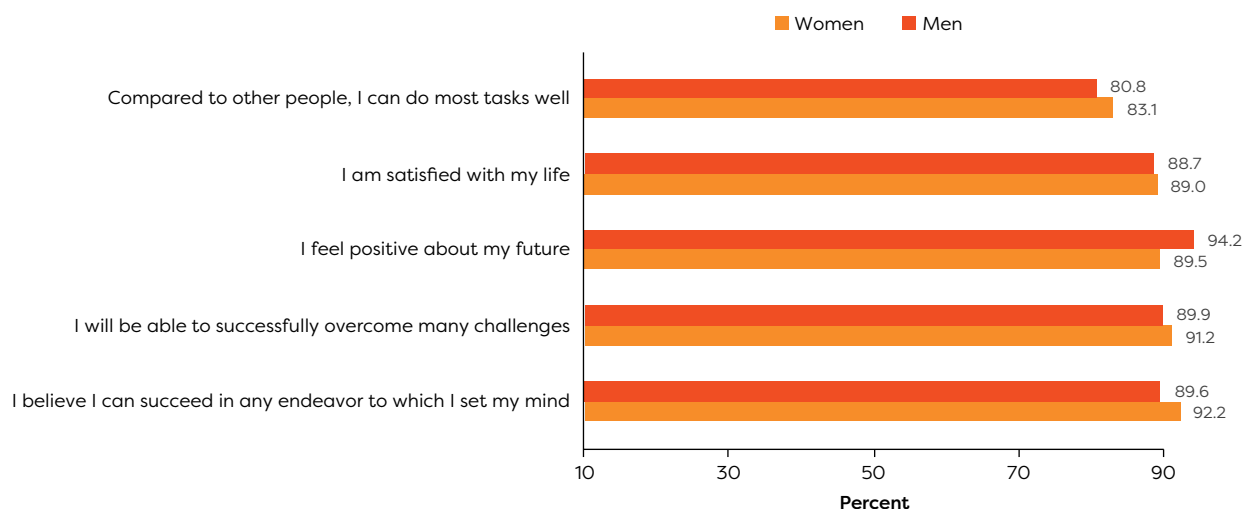
SELF-EFFICACY OF WOMEN ENGAGING IN COLLECTIVE ACTION

Despite challenges in terms of access to resources such as skills, time, credit, and cultural and religious norms, aspirations of women related to entrepreneurial activities have improved. Some women (like Catherine Auma from Turkana) are seen confident and enterprising.

"I have been changing (businesses), I look around to see if everybody is doing what I am doing then I move to the next one which no one has. By the time they get there I change to something else." (Catherine Auma, Turkana)

Engagement in community group business activities has translated into improved entrepreneurial capabilities among women, including the ability to adapt to a competitive business environment. Collectivization and access to capital through community groups have contributed to women's self-efficacy and confidence to undertake entrepreneurial activities, which in some cases is even higher than that of men (figure 3.15). Hence, in terms of the capacity to undertake tasks, overcome challenges (financial, economic, and social), and determination, community groups have facilitated an enabling environment for women by increasing their access to capital, developing their entrepreneurial skills, and improving their confidence to engage in income-generating activities. For example, collective sharing of risks significantly increases women's capacity to engage in business and make investments.

"If we incur a loss at the clothing shop, all of us contribute our savings." (Ilama Dubow, Karu Mumin Women Group, Wajir)

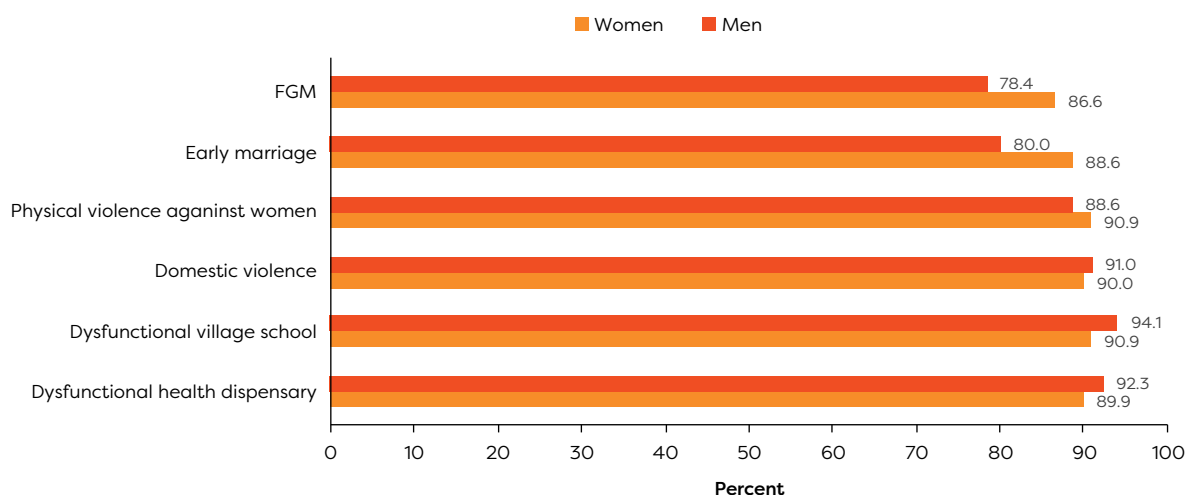
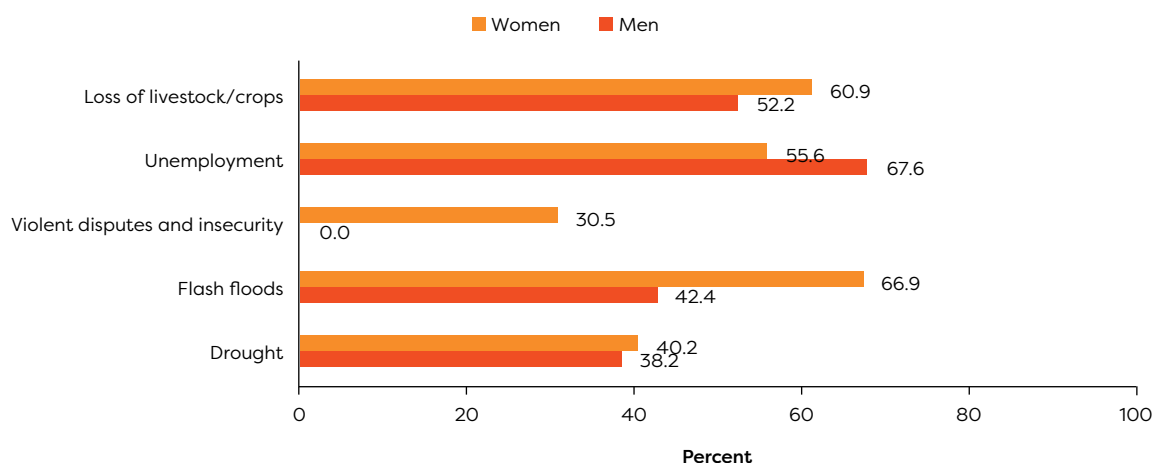
Figure 3.15. Attitudinal Statements Regarding Self-Efficacy

This collective risk sharing and resultant reduction in individual vulnerability is vital to women in target communities due to their disproportionate dependence on men on issues related to finances, asset ownership, and decision making, in addition to poor access to institutions and information gaps. Furthermore, men are still considered better decision makers than women regarding matters such as investments and livelihood choices. While women are seen as enterprising, final decisions are expected to come from men in the community group or household, according to respondents. Men are thought to be smarter and more aware of possible risks, challenges, and benefits due to women's limitations in terms of literacy, mobility, and exposure to the larger society. For example, as per the quantitative findings, the illiteracy rate is 48.4 percent among male respondents and 84.7 percent among women, indicating women's heightened vulnerability compared with men. This constrains women from further boosting their confidence to make major decisions about livelihood activities and investments.

CHANGES IN CRITICAL CONSCIOUSNESS AMONG WOMEN IN RESPONSE TO ACCESS TO COLLECTIVIZATION

The majority of program beneficiaries are aware of social issues that need to be addressed, such as violence against women, indicating heightened critical consciousness among community members. Furthermore, women are seen as more eager to seek help and redress when it comes to issues regarding gender-based violence (figure 3.16).

However, despite the ability to acknowledge issues such as gender-based violence, the quantitative analysis suggests that less than 15 percent of women are aware of legal rights and redress mechanisms. This information gap and poor capacity to access a redress mechanism is also evident in women's confidence of their coping capacity in the event of natural and human-social vulnerabilities, such as domestic violence (see figure 3.17).

Figure 3.16. Proportion of Respondents Who Would Seek Help in Response to Social Issues**Figure 3.17. Overview of Coping Capacity**

The support gained through collectivization is vital because the ongoing drought and recent pandemic have exacerbated women's vulnerabilities. For example, men from pastoralist households often migrate during droughts, leaving pregnant women, children, and older family members behind because traveling is challenging for such vulnerable individuals. Women are often left behind to fend for themselves and their dependents.

"The women were affected the most [during a drought] because most of the time the kids depend on them for milk and food." (Raha Farmers Group, Lagbqol, Wajir)

Limited individual businesses and community group businesses are often the only sources of income in such cases. A community group can also serve as an immediate and easily accessed source of credit during emergencies, as discussed earlier in the chapter.

Barriers and project gaps

TIME POVERTY OF WOMEN

While women's engagement in income-generating activities has increased, the current project design does not accommodate women's time restrictions to engage in activities outside the home. Currently, the community group business activities do not provide time flexibility for women to actively engage in activities. Community group activities often require women to stay out of their homes, reducing the time they have available to do household chores. The lack of a time-sensitive approach in program design thus limits the project's ability to deliver WEE outcomes. The program therefore has significant potential to develop market linkages and value addition for activities such as beadmaking, which are traditionally practiced by women and do not require additional time commitments or skills.

GAPS IN LIVELIHOOD-SPECIFIC CAPACITY BUILDING

The program's capacity-building component currently focuses on general business management and leadership skills, including book-keeping, finance management, and leadership training. The component has limited scope for the development of technical skills that could enhance the capacity of program beneficiaries to engage in a more diverse bundle of livelihood activities rather than solely depending on livestock trading and retail shops. Furthermore, training sessions are currently only organized for community group officeholders, while building the capacity of all members could significantly expand the scope of the program for skills development. Additionally, actively involving women in training and capacity building activities is a challenge in Wajir and Garissa because religious and cultural norms discourage women from interacting with men who are not

members of their household. The program has great long-term potential to improve women's active involvement through capacity building and sensitization of community facilitators and community group members.

POOR CAPACITY TO ACCESS FORMAL CREDIT

Access to banking services or formal credit services is limited, especially for women. Apart from the officeholders, a poor awareness level regarding formal credit services is prevalent among community group members, who lack access to training and capacity building under the current project design. Community members, including officeholders, have limited access to formal credit sources outside the project, largely due to poor financial literacy, collateral requirements, and the limited number of financial institutions in the immediate vicinity. In this context, the program has great potential to address gaps in financial literacy and facilitate linkages to formal financial institutions, such as banks—not only for officeholders but for all community group members.

LIMITED POSSIBILITY TO ENHANCE BODILY INTEGRITY OF WOMEN THROUGH PROJECT INTERVENTIONS

While the program has facilitated access to collectivization and capital, increasing confidence and bodily integrity is a slow process. Considering the multiple limitations women face, including cultural norms around gendered roles, gaps in literacy, access to resources, and skills, the ability of capital disbursement by itself to enhance the bodily integrity of women is limited. However, the program could directly contribute to improving financial literacy and developing skills, which could also influence women's mobility and perceptions regarding gendered roles over the long term.

3.5. Supporting Women's Agency: Decision Making

In participant households, women's input into decision making increased in response to the rise in their contributions to household income. At the community group level, decision making is largely limited to the group's officeholders, although other members are involved to some extent. However, cultural norms around gendered roles results in poor decision-making capacity among women. Women's capacity to make decisions regarding personal needs has not improved as much as it has for men.

Agency can be defined as the capacity to act and pursue goals free from the threat of violence or other natural or human-induced vulnerabilities. In the program context, agency is understood to be exercised through decision making, collective action, and leadership. Women's control over household-level decisions and their autonomy to make economic and personal decisions has been assessed. Women's roles within the community groups and local institutional settings have been analyzed in the context of leadership and collective action.

Ability to make decisions about personal well-being

While the role of women in decision making has generally improved after joining a community group, this has not translated into improved agency to make decisions about personal needs and well-being. As indicated in figure 3.18, women's decision-making capacity in the areas of sexual well-being and spending on personal needs has shown the least level of increase compared with other areas. While women's role in household spending decisions has increased, this is mostly limited to spending

on children's education, household members' health expenses, and household asset acquisition rather than spending on personal health, leisure, or skills development. For example, qualitative findings indicate that women are keen on gaining literacy and other technical skills that could help them improve their capacity to undertake more entrepreneurial activities and manage existing enterprises. Factors such as inconsistent income generation from community group business activities and cultural norms around women's role in the household contributes to this dichotomy—that women's capacity to spend on themselves is poor even though their earnings have increased.

Despite community group business activities leading to an increase in women's contribution to household income, it is inadequate to translate into significant improvements in women's personal lives, especially because of the inconsistency of income generation due to continuous and extreme drought and other factors. Income earned from businesses is being used to balance crop and livestock losses, thereby adversely affecting profit generation. Consequently, household expenses are prioritized, and women's needs are ignored due to inadequate income generation.

"For the first five months, we used to get 10,000–15,000 per month, but now there is no profit at all due to drought and COVID-19. All the income goes back to pay for the farm and the household expenses." (Member, Ismaqal Women Group, Wajir)

Additionally, cultural norms dictate that regardless of a woman's personal income, her primary role is caretaker, while a man is considered the

ultimate decision maker and owner of household assets and wealth. Hence, the income brought in by women is spent on collective household expenses rather than on themselves because women lack the freedom enjoyed by men in terms of personal spending decisions.

“Men here believe that their word is final, and women are property. You are just there, and your work is to listen and not talk.” (Caterine Auma, Turkana)

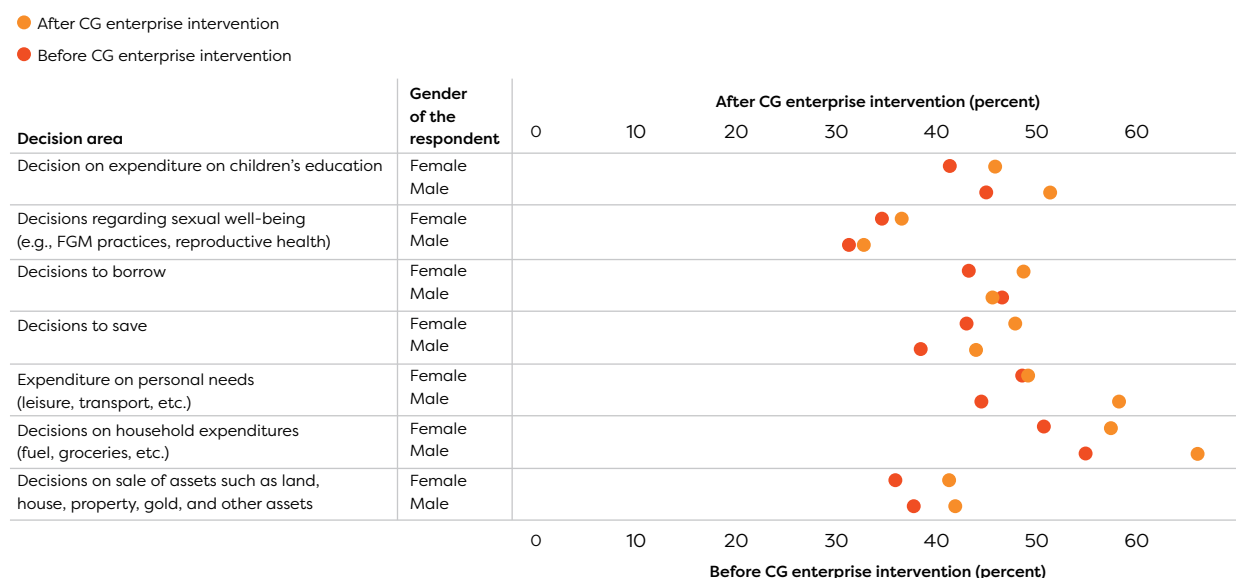
Women’s role in general household decision making

Findings from the study show that involvement in community group business activities has led to an increase in financial contributions by women to their households and an improvement in their capacity to make decisions (see figure 3.18). Women are usually expected to undertake only unpaid labor or petty transactions (such as firewood or milk sales) with limited potential for consistent and significant income

generation. Nevertheless, the increased contribution to household income through community-group-based livelihood activities has significantly improved the capacity of women to make decisions. As highlighted in figure 3.18, improvements are much more significant for women than men, especially in terms of borrowing and saving.

Improved access to capital and social networks, along with wider acceptance as entrepreneurs in the community, has positively influenced women’s capacity to access credit sources and make decisions about savings. Moreover, being recognized as active contributors to household income improves women’s agency to become actively involved in decisions about household finances. Rather than being passive agents, women are increasingly involved in decisions on critical matters such as household expenses, the sale and purchase of assets, education and health services for family members, and food consumption patterns.

Figure 3.18. Changes in Decision-Making Capacity



“In Islam religion, we discuss ideas, my husband brings in his ideas and I bring my own but since we started this business, he listens a lot better than before.” (Member, Sahan Women Group, Dadaab Garissa)

“Household responsibilities are not only for man now. I have a small business and savings and so I can now support my husband in managing the household expenses.” (Female member, Bresimat Group Afweyne village, Garissa)

Furthermore, community group activities have emerged as a new source of income for both men and women. Qualitative findings indicate that reduced financial dependence on men has also fueled an increase in women’s confidence to handle financial decisions. Women also report an improvement in their ability to make decisions related to the purchase and sale of individual and community group assets and businesses.

“I have learned a lot since joining the group and I can make my decisions now.” (Member, Kamil Women Group, Alidumal Wajir)

“Since I started this business, I’ve bought 2 pieces of land, individually.” (Member, Sahan Women Group, Dadaab Garissa)

While women are increasingly confident to make financial decisions, cultural norms dictate that men are better positioned to make critical decisions, especially regarding investments and asset management. This belief of men’s decision-making superiority is more prevalent in Garissa and Wajir than in Turkana (see figure 3.19). Findings from this study indicate that two-thirds of respondents in Garissa and Wajir

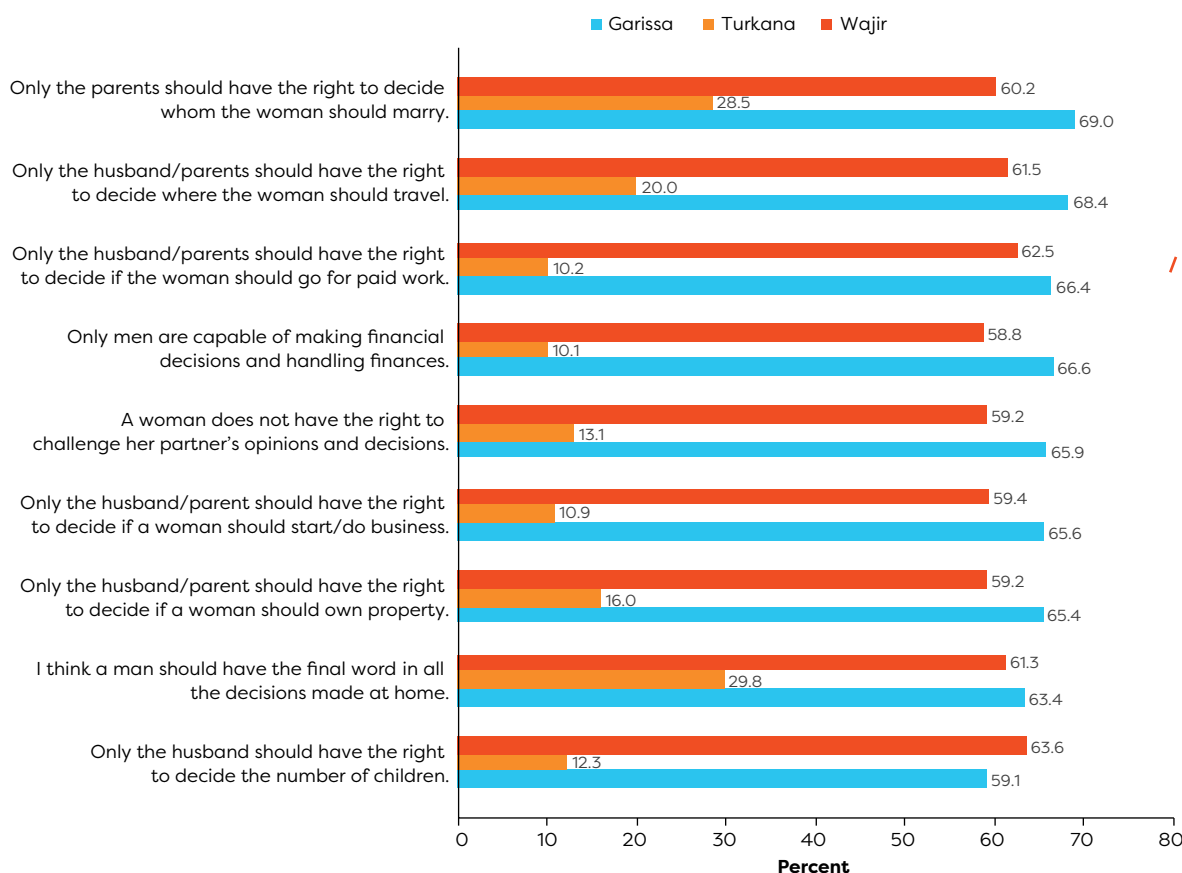
believe that parents or husbands should make final decisions for women with regard to family planning, mobility, involvement in economic activities, and household decisions. In Turkana, however, less than one-fifth of respondents believe that women cannot make the final decision in such matters. Decisions about household expenses are also influenced by family dynamics. In women-headed households, financial responsibilities rests entirely with women.

“My life is different from when I lived with my husband; I depended on him for most things but now I earn my own money and thus make my own decisions.” (Member, Kamil Women Group, Alidumal Wajir)

Women’s decision-making role in community groups

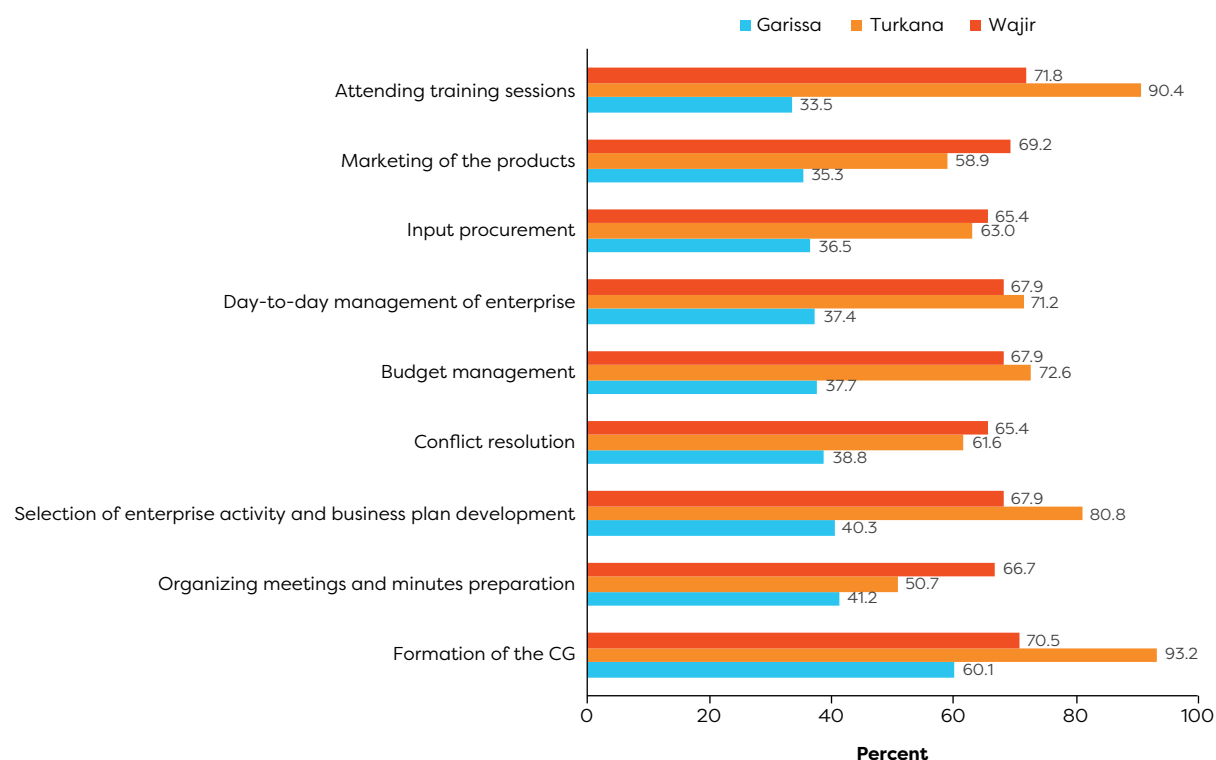
While women’s role in economic activities has increased due to their involvement in community group enterprise activities, decision-making roles continue to be limited to community group officeholders—even within community group enterprises. It is noteworthy that in mixed-sex groups, these positions are usually held by men, except for treasurer, which is often held by a female member. Qualitative findings indicate that women’s limited role in decision making about community group activities is both a result of gender dynamics and a direct outcome of the community perception that women lack the needed skills to make these decisions.

“The main challenge is that men see women as incapable of making any decision. This is a challenge because if that’s your understanding, you may not be able to make a collective decision in a group.” (Selina Akombo, Lady Bird Women Group, Turkana)

Figure 3.19. Perceptions Around Decision-Making Roles

This perception is also rooted in the fact that women have limited exposure to capacity-building opportunities that could help them contribute to community-group-related activities. However, a positive deviation to this trend is observed in Turkana, where study findings show a significant involvement of both male and female community group members in decision making (see figure 3.20). Community acceptance of women as active decision makers and increased confidence in their decision-making abilities has resulted in this variation from the other focus counties.

Thus, improved access to livelihood opportunities does not necessarily translate into a proportionate increase in household decision making for women. While, overall, the role of women in household decision making has improved, in most cases, it still lags behind men. Additionally, the lack of collective participation among community group members in most decision-making areas is a key challenge that the program should consider addressing to improve WEE outcomes.

Figure 3.20. Involvement of Female Members in Community Group Activities

3.6. Collective Action and Leadership

The engagement of women in community groups is most evident in one-time activities such as group formation and the selection of livelihood activities. In response to the program requirement that one-third of community group leadership roles in mixed-sex groups be reserved for women, women are usually given the role of treasurer. While women are generally confident about assuming leadership roles, this has not always translated into increased access to such roles beyond the community groups. Such low representation can be attributed to the prevalent cultural norms and time poverty experienced by women. Nevertheless, community groups have developed into easily accessible platforms for women to discuss their

concerns and seek support even though they continue to depend on male village leaders to access redress mechanisms.

Involvement in community group activities

The study reveals the active engagement of women in one-time community group activities such as group formation and selection of livelihood activity. However, active involvement of women is limited in areas of budget management, day-to-day business management, input procurement, and marketing, which require consistent engagement. This low level of engagement among women in the daily activities of community groups can be attributed to factors such as time poverty, skills gaps, and mobility restrictions. In terms of leadership roles,

one-third of community group officeholder positions are reserved for women under the program. Qualitative findings reveal that in mixed-sex groups, women members often take the treasurer role while men are assigned the roles of chairperson and secretary.

As indicated in figure 3.20, women's involvement level in community group activities is lowest in Garissa, wherein the average female participation is only 40 percent, while Turkana reports an average of 71 percent female participation. This intercounty variation can be viewed as a direct outcome of the restrictions women face in terms of access to resources and rigid cultural norms in the focus counties. It must be noted that despite the limited consistent engagement in community group activities, female beneficiaries are positively influenced by their access to collectivization through community group business activities, especially in terms of their increased willingness to interact with non-household members.

Willingness to engage with community members

Qualitative findings indicate that increased engagement in community group and enterprise activities translates into increased confidence and willingness to actively participate in the social life of a community. Through engagement in community group business activities, women have become self-assured in their interactions with others—their engagement with non-household members is otherwise limited in Garissa and Wajir due to prevalent cultural norms. Members also report a better understanding of the concepts of accountability in managing a business and leadership because of their involvement in the community group activities.

“Business and leadership are important; it empowers everyone to be able to lead.” (Member of Sahan Women Group, Dadaab Garissa)

“I am the group mobilizer, and this role is important to me because I’ve learned how to deal with different people. People have different perceptions and different expectations. Now, I have better interpersonal skills and it has helped me learn how to deal with people and in public speaking. This has greatly improved the ability of the women to express themselves through the daily meetings. Previously, I could not even speak before a crowd but now I can even speak in church.” (Selina Akombo, Lady Bird Women Group, Turkana)

Women leaders of community groups serve as a source of inspiration for other women members in the community. They demonstrate a high level of confidence in their ability to conduct business and serve as leaders, even though leadership roles are often held by men.

“Women can do any business; they know how to run a business than men. I can now set an example for others who are starting groups.” (Ilama Dubow, President, Women group, Wajir)

However, despite this increased confidence to interact and engage with non-household members, women's access to leadership roles in local institutions continues to be limited by their poor access to such institutional bodies. This then limits women's capacity to access a redress mechanism or exercise agency because women continue to depend on mostly male village leaders to address their concerns. Overall, while women have gained agency to raise their voices about these issues, the power to resolve a conflict or concern still lies with men.

Community groups providing social support to women

Most of the survey respondents report gaining knowledge about business management since joining community groups and starting community group enterprises. Many have used the community group platforms to share business ideas and techniques, which has made their enterprises and their personal endeavors more successful. For women entrepreneurs in particular, community groups serve as a platform to actively discuss and build support for their business ideas, regardless of their age and gender.

“They help me with advice, and they can give me money when I want to borrow something from them.” (Member of Karu Women Group, Karu Wajir)

“Yes, like if it is a problem of fighting at home I go to my parents. If it’s a problem of lacking money I go to the group, ‘Group please help me, I have this financial problem,’ or ‘I am sick, help me.’ And they help me.” (Member of Lokichoggio Group, Lokichoggio Turkana)

Barriers and project gaps

NORMATIVE RESTRICTIONS

While women’s role in decision making has improved, men are still thought of as the ultimate decision makers. Additionally, despite their increased contribution to household income, women’s ability to make decisions regarding their personal well-being is limited because women lack autonomy over spending decisions.

LIMITED ENGAGEMENT OF WOMEN IN COMMUNITY GROUP ACTIVITIES

While the program directly promotes the collectivization of women for business activities, the role of women in the day-to-day management of community group activities is limited due to cultural and resource barriers, especially in Garissa and Wajir. While aspects such as time poverty restrain women from actively engaging in the management of business activities, cultural norms around women’s role in economic activities further aggravates the issue. The program has great potential to bridge women’s resource barriers in terms of skills gaps and capacity to engage in economic activities. The program can help address skills gaps faced by women in terms of literacy and livelihood-specific skills. Furthermore, the program can facilitate opportunities for value addition and scaling up of livelihood activities, which could improve women’s income without increasing their time poverty.

LIMITED PROJECT SCOPE TO INCREASE WOMEN’S LEADERSHIP ROLES

While women are increasingly confident in assuming leadership roles, this has not translated into an increase in representation of women in community institutions beyond community groups. The program does not engage in the creation of linkages to community institutions and other local governance structures, but there is great potential in facilitating such linkages.

3.7. Transforming Institutional Structures, Relations, and Norms

Because KDRDIP is largely focused on creating and improving livelihoods for refugee-hosting populations, the program has had minimal

impact on the prevalent attitudes toward gender roles, restrictive norms around women's access to resources, and gender-based violence. The design and scope of KDRDIP does not have components related to restrictive norms and gender relations that impede WEE.

Under the institutional structures dimension, four spheres of women's lives have been analyzed: (1) family; (2) community; (3) market; and (4) state. Gender relations and attitudes toward women are explored at the household and community level. Furthermore, women's access to the social services offered by the state and the market have been reviewed to understand how access to these facilities and institutions enhances or hinders WEE.

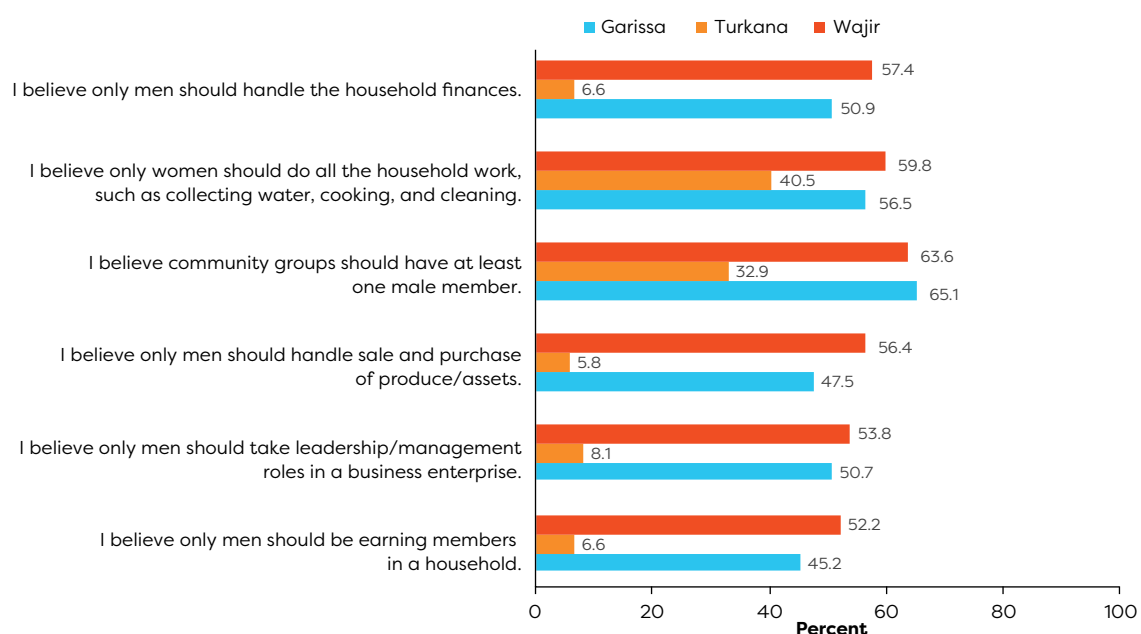
Norms around gendered roles

The prevalence of gender roles in the target communities directly influences women's capacity to

actively engage in economic activities and enjoy the economic and personal benefits of entrepreneurial activities. In addition to time poverty, such norms also impede the increasing confidence and motivation of women to perceive themselves as entrepreneurs. For example, it is thought that activities such as the handling of finances, the sale or purchase of assets, serving in a leadership role, and generating household income are the primary responsibility of male household members, while household chores are the responsibility of women.

Despite the increased participation of women in economic activities, rigid norms around gendered roles continue to be prevalent in the target communities, limiting the capacity of women to actively engage in economic activities. Findings from the study show that the prevalence of these norms differ across the focus counties (figure 3.21). For example, in Turkana, only

Figure 3.21. Percentage of Survey Respondents Who Agree/Strongly Agree to Statements About Gendered Roles



5.8 percent of survey respondents believe that only men should be involved in asset management compared with 47.5 percent in Wajir and 56.4 percent in Garissa. Religious and cultural norms around women's role in the household and the community is the major reason for this intercounty variation.

Attitude toward women's access to resources

Increased access to income-generating activities through community groups has positively influenced women's access to resources such as financial assets and services. However, the prevalence of rigid norms around women's use and management of resources impedes the process of empowerment. For example, although women are increasingly being accepted as entrepreneurs, a significant proportion of the community believes that only men should own productive assets.

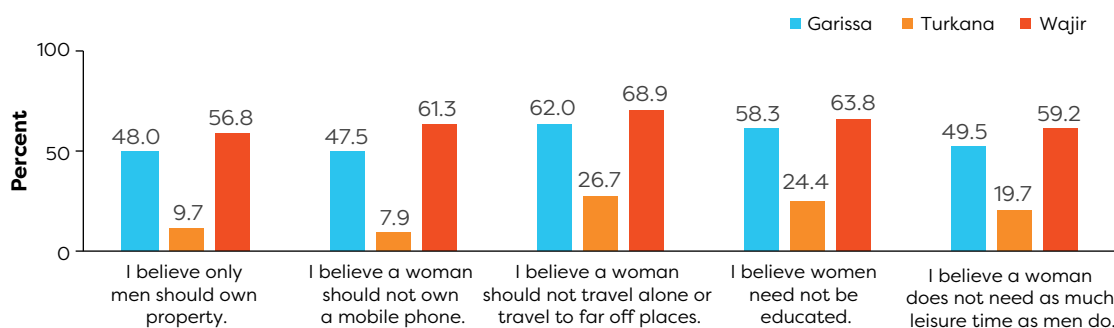
"Pastoralist communities like ours believe that women themselves are men's property and thus cannot own property." (Nasteha Muhumed, Kamil Women Group, Wajir)

Restrictive norms around women's asset ownership rights are most prevalent in Wajir and Garissa. In these two counties, about half of respondents agreed that only men should own assets. These counties are also characterized by a significant proportion of respondents stating that women need not have access to education or leisure time. These prevalent norms and attitudes impede women's agency and the program's capacity to realize empowerment outcomes for women. The lack of support from household and community members hampers women's ability to access more resources, engage in economic activities, and exercise agency. The gendered norms around access to resources is also evident in their access to education, leisure time, and mobility (figure 3.22).

Attitude toward gender-based violence and marital relations

Exposure to gender-based violence has led to an adverse impact on women's capacity to achieve economic empowerment because it hampers a woman's ability to exercise agency, achieve financial independence, and engage in productive economic activities. While these

Figure 3.22. Percentage of Respondents Agreeing to Statements About Women's Access to Resources



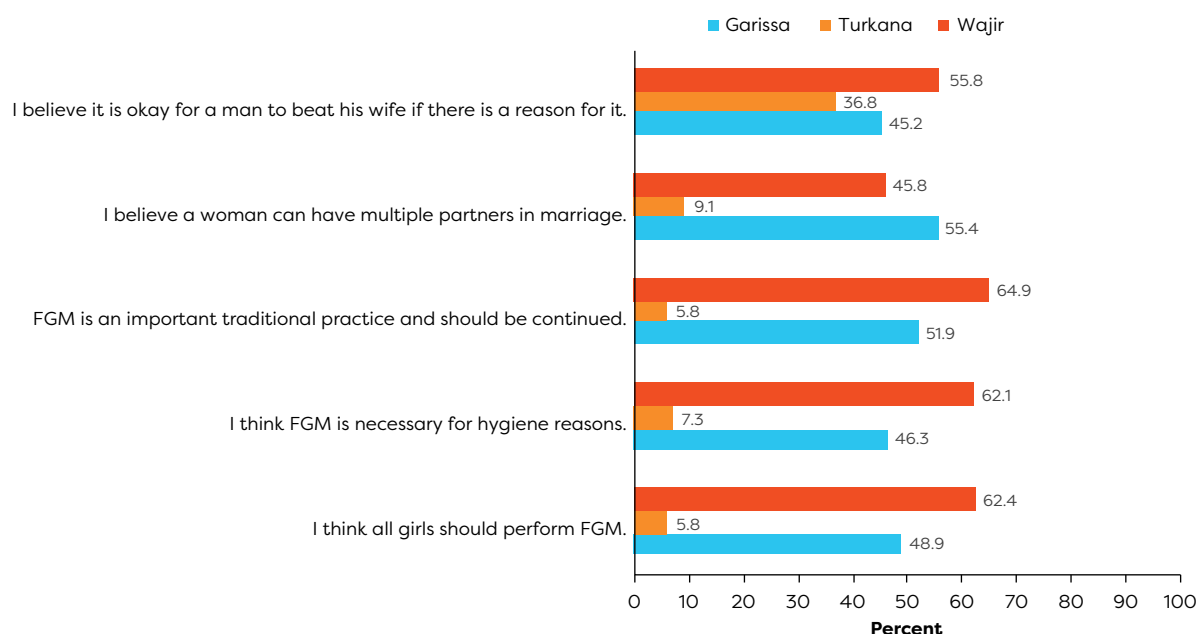
communities have self-devised redress mechanisms to address issues such as gender-based violence in the community, about one-fifth of respondents in Garissa and Wajir report that they frequently witness domestic violence in the community. By contrast, less than 2 percent of survey respondents in Turkana report witnessing domestic violence “frequently.”

“In Turkana the community doesn’t practice FGM. In the case of violence at home, village elders act as the office in the community, they act as arbitrators and find a solution to most such cases where husband and wife engage in fighting.” (Athuguru Ekaes, Ladybird Self-Help Group, Turkana)

Evidence from the quantitative survey indicate that there is high acceptance of gender-based violence, particularly in Wajir (see figure 3.23) Findings show that FGM is considered a

necessary practice rather than an act of violence against women in the community. For example, 62.1 percent of respondents in Wajir and 46.3 percent in Garissa believe that FGM is necessary for hygiene reasons, while less than 10 percent of the respondents in Turkana have such misconceptions regarding the practice, indicating significant intercounty variation in prevalent norms. Interestingly, the intercounty variation is the least dramatic for perceptions around domestic violence. Findings from the quantitative and qualitative surveys highlight that both men and women report that it is acceptable for the husband to physically punish his wife. According to the quantitative survey, 31.3 percent of women and 48.2 percent of men believe that it is acceptable for a man to beat his wife if she is disobedient, while only 25.7 percent of women and 15.1 percent of men believe that there is no justification for beating a woman.

Figure 3.23. Percentage of Respondents Agreeing to Statements About Gender-Based Violence



At present, the program design does not directly address issues involving gender-based violence. However, there is significant potential for the program to leverage community groups as a platform for increasing awareness of such issues among men and women. Furthermore, community groups can serve as a platform for facilitating discussions and sharing information around gender-based violence with the larger community.

3.8. Law, Policy, and Market Environment

Poor control over assets increases women's dependence on men and reduces their capacity to exercise agency in terms of decision making about investments and business opportunities. Additionally, women have poor access to markets due to mobility restrictions, extensive outmigration, poor connectivity to larger markets, demand and supply constraints, and low capacity for value addition in terms of skills and knowledge. Program counties also experience poor access to social protection schemes largely due to their poor coverage.

Women's asset ownership rights

Despite favorable changes in women's empowerment policies, women from pastoralist communities continue to face challenges to owning and managing property. Qualitative interactions reveal that cultural norms in the community perceive women as co-owners of productive assets with their husbands, but women play a minimal role in managing assets. For example, women play a negligible role in the sale and purchase of household assets, such as livestock, despite being actively involved in livestock rearing. Similarly, women have a limited role in land management under customary mechanisms of resolving land-related disputes, which are often resolved in community-based councils where

women have little or no decision-making role. The limited active involvement of women on community-based councils also hampers their ability to exercise their rights regarding asset ownership.

"Women are well respected in Somali culture; they are in charge of the household. But if the community wants to make a decision, it is the council of elders who sit down, no woman is allowed here, and makes the decision for the community." (Farah Siyad Tuben, Livelihood Specialist, Wajir)

Additionally, while land is allocated through inheritance, no formal documentation is in place, and land is demarcated by indicators such as watering wells and large old trees (FAO 2017: 4). Poor ownership rights and control over assets such as land and livestock not only reduce women's agency to make decisions but also limit their access to formal credit. For example, lack of collateral impedes women's access to bank credit, which in turn increases their dependence on informal sources of credit and on male household members to make investment decisions.

Market access

The program counties are characterized by far-flung villages with low population density, poor connectivity in terms of infrastructure (roads and mobile connectivity), supply and demand gaps due to outmigration and absence of markets. Hence, existing and intended beneficiaries have poor access to markets. For women, the situation is worse given the norms around mobility and skills gaps. In the quantitative survey, 59.2 percent of women report that the absence of markets near their home makes it difficult to access markets due to mobility restrictions and

poor road infrastructure in the program region. Furthermore, about one-third of women identified a lack of buyers and sellers as the primary reason for poor market access. The outmigration of families due to the persistent drought has contributed to low market demand and purchasing power in the pastoralist communities in drought-afflicted regions. High mortality and morbidity of livestock along with more expensive livestock feed has worsened the situation for pastoralist households. Unhealthy animals result in poor price realization for livestock owners while the expenses involved in rearing livestock have increased. Livestock rearing in this context has thus become a risky livelihood option with low profitability.

“Business was good before but right now it is bad. Only a few goats are left. We feed the goats with the food sold in the kiosk, right now what is left in the kiosk is very little.” (Waraka Abdi, Burwaqo Group, Garissa)

Furthermore, despite local demand for poultry and farm-based products (e.g., vegetables), production capacity is minimal in the natural-resource-scarce region. Scarcity of water and fodder have dwindled farming and livestock-based production and markets. The community also has low capacity for marketing and value addition in terms of skills and access to larger urban markets. For example, more than two-thirds of community group members report lacking marketing skills (67.5 percent), business plan development skills (71 percent), and trading and negotiation skills (71.9 percent).

Findings show that this skills gap is higher among women than men because women’s access to skill-building and training opportunities is relatively limited. For example, while about

15 percent of men report having packaging skills, less than 2 percent of women do. The skill and information gaps in alternative livelihood opportunities further increase women’s dependence on traditional and nonlucrative livelihood activities, particularly agriculture and livestock rearing. Moreover, other livelihood activities in program counties, such as beadmaking and retail businesses, are conducted at a small scale. For such activities, women currently have limited capacity for value addition and low potential for expansion due to their existing skills and market availability.

Access to social protection schemes

The quantitative survey indicates significant awareness gaps in all three program counties about existing social protection schemes, although Turkana is somewhat an exception, with programs such as Hunger Safety Net Programme (91.3 percent of respondents aware), Cash Transfer for Orphans and Vulnerable Children (92 percent aware), and National Hospital Insurance Fund (56.3 percent aware). On the other hand, less than 35 percent of respondents in Garissa and Wajir report being aware of the preidentified social service schemes. However, closing awareness gaps will not suffice in addressing the major gaps in access to social protection schemes in the three counties. The country’s social protection system is characterized by three pillars: (1) social assistance (cash transfers to the poor and vulnerable); (2) social security (retirement schemes for informal sector workers); and (3) health insurance. Quantitative findings indicate that less than one-fourth of respondents in the focus counties have accessed these social service schemes.

Despite a significant increase in government expenditures for social protection, the coverage

is inadequate due to the high poverty rates, especially in the program counties. In addition to limiting the potential for increasing cash transfer rates, high poverty levels also limit coverage of target households. For example, under the unconditional cash transfer program Hunger Safety Net, less than one-fourth of households in Turkana (24.3 percent) received program assistance despite receiving the highest share of total payments under the program in 2020.⁷ Efforts to influence poverty rates, as high as 66.1 percent in Turkana, using cash assistance programs requires significant resource allocation, revealing the vicious cycle of high poverty rates leading to poor coverage of social protection schemes, which in turn reduces the program's capacity to influence poverty rates. While 15 percent of households were covered in Wajir in 2020, the program is still in a nascent stage in Garissa despite its being one of the most vulnerable counties in the country in terms of food security and poverty.

In addition to a direct influence on access to income, improving access to social protection schemes can significantly contribute to WEE outcomes in program counties, especially appropriate livelihood-based social safety nets that can enhance both livelihoods and natural resource restoration, such as the Cash for Assets program. In addition to generating livelihood opportunities, improving natural resource management increases cash flow into the local economy, which can also boost local economic activity. However, this would require efforts to expand the program's scope to include social protection schemes and to facilitate linkages with relevant policy and community stakeholders.

While the program has facilitated access to economic opportunities for women, their capacity to benefit from the same is constrained by a lack of connected ecosystems. For example, women continue to face major challenges in gaining control over assets and in accessing financial institutions, social protection mechanisms, and markets. In this context, there is great potential for the program to facilitate the development of enabling ecosystems for women by supporting linkages to community institutions, financial institutions, policy makers, and market players.

Barriers and project gaps

GENDER NORMS LIMITING WOMEN'S CAPACITY TO ENGAGE IN ECONOMIC ACTIVITIES

While it increases women's engagement in income-generating activities, the current project design does not accommodate the restrictions faced by women in terms of norms around mobility, gendered roles, property ownership, and gender-based violence. These factors not only limit women's agency to make decisions but also adversely affects their capacity to generate income. The prevalence of such norms renders it difficult for women to actively engage in community-group-based entrepreneurial activities and renders them dependent on men to make decisions, access markets, and use the generated income.

POOR CONTROL OVER ASSETS

Women's lack of asset ownership increases their dependence on men to make important decisions about investments, business expansion, and livelihood opportunities. The lack of collateral also impedes women's ability to access formal credit services. While the project has improved access to employment opportunities, it has limited scope to create a supporting ecosystem, such as linkages to financial, market,

7. See "HSDP Dashboards" at <http://197.254.7.126:9700/glance/>.

and community institutions that could facilitate capacity building for women to identify and benefit from alternative livelihood opportunities.

POOR MARKET ACCESS

Program counties are characterized by far-flung villages, outmigration, poor connectivity to urban markets, gaps in supply and demand, and poor community purchasing power, among other significant challenges. For women, restrictions on mobility and gaps in skills development render it more difficult to access lucrative and high-value markets. In this context, the program has great potential to facilitate access to markets by integrating program components, especially infrastructure development. Gaps in road connectivity, storage facilities (e.g., warehouses), and processing centers to facilitate value addition could therefore be addressed to an extent by the program.

3.9. How Do KDRDIP Processes Contribute to WEE Outcomes?

Positive changes were observed, primarily in terms of access to livelihood opportunities and social capital and increased confidence. While the positive influence of the program was explicitly and implicitly attributed to income generation, the outcome was set back by negative drivers such as droughts, the pandemic, skills gap, and gender norms.

The QuIP assessment was largely aimed at examining how program processes contribute to WEE outcomes. Its findings, which were used to corroborate evidence generated from the quantitative survey, used a quantitative component to capture positive and negative changes to certain well-being domains as perceived by the program's women beneficiaries. The QuIP assessment findings regarding critical program

factors that contributed to positive or negative changes informed the recommendations presented here. The assessment also provided an understanding of aspects of WEE over which the program has minimal influence, in addition to areas that could be improved.

As part of the QuIP study, female respondents were asked to assess the changes they had experienced in a selected range of domains of economic empowerment, including:

- ◆ **Economic achievement**, including indicators for income, additional livelihood opportunities, savings, credit business expansion, and financial management capacity;
- ◆ **Agency**, including indicators for decision-making power and access to leadership roles;
- ◆ **Resources**, including indicators for productive assets, time, confidence, and risk mitigation capacity; and
- ◆ **Institutional structures**, including indicators for access to markets and other institutions.

For each of these areas, respondents were asked both open-ended and closed questions that revealed if they had experienced positive, negative, or no changes in various aspects of their lives since joining the community groups. The respondents were further prompted to explain which factors contributed to these changes and to what extent such changes occurred.

Positive changes in most of the outcome areas were explicitly or implicitly attributed to program drivers, as illustrated in figure 3.24. The

Figure 3.24. Reported Relationship between Drivers and Outcomes

Outcomes (%)																
Drivers (%)		Increase in Income	Additional livelihood opportunities	Expansion of business	Increase in savings	Increased access to credit/loans	Improved capacity for finance management	Risk mitigation capacity (e.g., droughts and COVID-19)	Increased access to leadership roles	Increase in confidence	Improved decision-making capacity	Increased access to productive assets (e.g., land)	Improved social networks and collectivization	Market access	Time management capacity	
	Formation/reinforcement of community groups under KDRDIP	9	6		4	4	1	3	3	9	4	1	11		2	
	KDRDIP fund disbursements	2	6	7	1	1		1		2		1	2		-1	
	Project mentorship support on training modules and business plan implementation				1	2	3							1		
	Establishment of personal business		1									1			1	
	Power to set goals and make strategic choices (e.g., improved control over resources)															
	Sharing of best practices, business improvement training, review meetings												1			
	Economic achievements, including increased income and savings	1	1		1			1			2					
	Natural causes (droughts, pandemic)	-7	-1		-2										-1	
	Individual factors (health, education, soft skills, access to networks, participation in organizations)															-2
	Household factors (bargaining power, division of work, ability to participate in decision making)											1				
	Economic/market features (e.g., access to business and financial services, infrastructure, markets, existence of networks)	-2													2	
	Change in marital status										1	3	1	-1		
	Contextual factors (norms, laws, policies, regulations)															-1
	Skills development and training programs	1						1								

rows show identified drivers of change in the program as well as external factors that led to changes in well-being domains. The columns represent the well-being domains identified in the assessment framework adopted for the study. The colors in the figure represent frequency: darker colors indicate more citations when respondents were asked to identify positive and negative changes since joining the program and the perceived driver of change. For example, the formation and reinforcement of community groups was identified as the most influential program driver, improving social networks and collectivization.

Respondents were able to acknowledge the program's influence on economic achievements, particularly income, additional livelihood opportunities, capacity for business expansion, and associated resources, such as access to credit, social capital, and bodily integrity. According to program beneficiaries, positive changes in these areas were largely the result of the establishment of community groups and fund disbursements. Fund disbursements in the target communities also resulted in increased entrepreneurial activities in the target villages, especially those undertaken by women. This has also led to local market development in terms of improving women's access to markets.

The program has had the least influence in the areas of improving women's agency and access to institutional structures, including facilitating access to and control over productive assets, leadership roles, decision making, and institutions (such as markets), which are driven by cultural norms and existing institutional structures and are not directly influenced by the program. For example, while women report an increase in income and savings, this does

not necessarily translate into increased access and control over productive assets. Interactions during the Quip study reveal that, in addition to insufficient income generation for productive asset procurement, women are at a disadvantage in terms of gendered norms around asset ownership and management. Gendered norms around mobility in combination with poor road connectivity not only reduces women's access to markets but also negatively affects women's income and savings because postproduction loss during transport is a common issue faced by women in the target communities, especially among vegetable farmers and sellers. In addition, while women have access to reserved leadership positions within the community groups, they have witnessed almost no change in their ability to access leadership roles in local governance, as indicated by qualitative interactions.

Female beneficiaries of the program indicate that time management is the only area where the program seems to have had a negative impact. The program has contributed to women's time poverty because they now must find time to engage in community group business activities in addition to their existing time commitments to household chores. Involvement in activities outside the home therefore becomes difficult for women because the household labor burden cannot be shared with male members due to the prevailing cultural norms around the gendered division of work.

Key positive outcomes

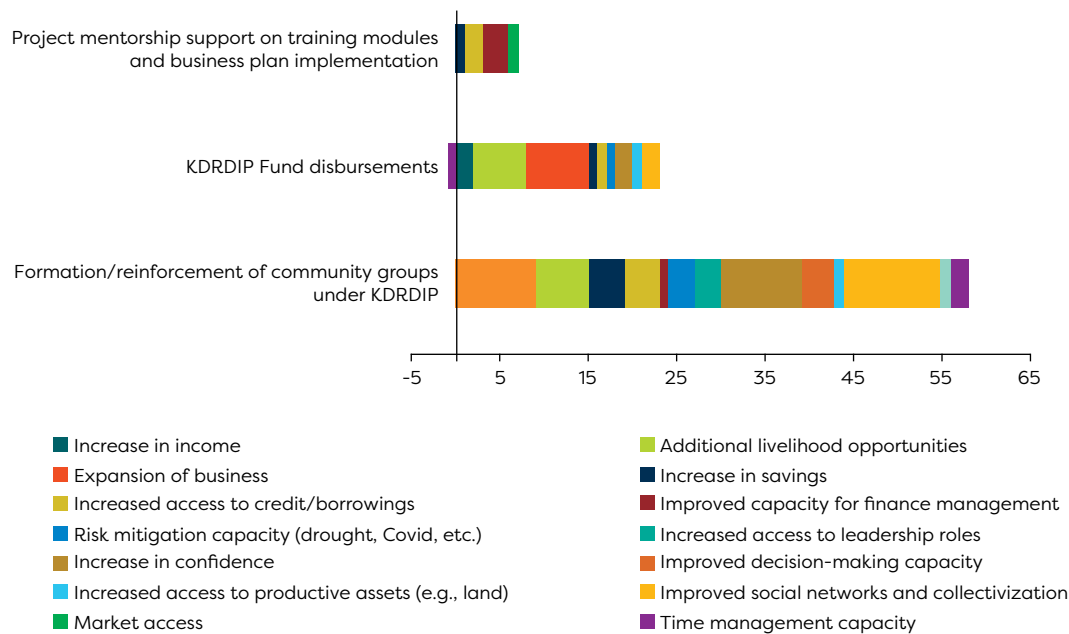
Among the positive outcomes realized, some changes were explicitly or implicitly attributed to the program, and some were the result of drivers beyond the program's influence (see figure 3.25). Respondents explicitly attributed

Figure 3.25. Frequency of Explicit, Implicit, and Other Positive Drivers

positive changes to the program, especially in the areas of economic achievement (increase in income, additional livelihood opportunities, and expansion of business), social capital, and confidence. This indicates the program's direct and tangible impact in terms of facilitating income generation, increasing confidence, and improving access to social networks. While the respondents also report improvements in the areas of decision-making capacity and access to productive assets, these improvements were largely attributed to other drivers, such as a woman's marital status, which directly influences her decision-making role, especially within the household. However, the economic achievements of the women due to improved

financial independence are also identified as a driver for improved decision-making capacity, to a limited extent.

Improvements to market access were reported, largely regarding increased local market activities in the target villages in response to KDRDIP fund disbursements. However, the lack of business activity diversification limits the potential for further expansion. Furthermore, no explicit or implicit positive changes were recorded in terms of accessing larger urban markets or innovative value chains, which could enhance the potential for business expansion and consistent income generation.

Figure 3.26. Frequency of Key Program Positive Drivers

Key positive drivers

Three main program activities have contributed to a significant share of the positive outcomes realized across all the assessed domains: the formation and reinforcement of community groups, fund disbursements, and trainings (figure 3.26). While trainings had the least impact of these, there is a great deal of potential for the program to improve this area because significant gaps are observed in the community's access to skills-building, training, knowledge, and business management support. The formation of community groups is deemed highly beneficial across almost all identified empowerment domains.

For women who have traditionally had limited access to collectivization and public spaces, community groups are seen to be the focal driver of social and economic empowerment. For example, community group activities visibly

increase the women members' confidence to deal, support, and collaborate with each other and with other community members. Community group business activities have opened a new realm of women's involvement in community life and access to public spaces based on the newly gained confidence of women to exercise agency. Furthermore, the formation of community groups has impacted the group members' ability to access credit and borrow because the community group acts as both a platform and opportunity to build goodwill to access to credit from both community group members and the broader community.

Financial support through grants have opened multiple opportunities for women to engage in economic activities as a group and as individuals. The access to funds has a multiplier effect in the areas of decision making and status in the household and community, especially

for women. For example, access to capital facilitates the entry of women into economic activities, which in turn translates into financial independence and an increased role in decision making at the household level.

While these drivers have improved women's capacity at the individual level, the Quip study also reveals that women's capacity to consistently generate income and access economic opportunities is curbed by gendered norms, poor institutional infrastructure, and skills gaps, which are not currently influenced by the program drivers due to the program's focus on creating employment opportunities. Additionally, the mentorship support offered by the program has great potential to provide consistent hand-holding support to women so they can both increase their access to livelihood activities and enhance their capacity to consistently generate income, cope with adversities, manage their time, and access productive assets and institutional structures, including markets.

Changes in women's economic empowerment

Through Quip, this study unpacks changes in WEE domains and assesses attribution to program interventions as reported by program beneficiaries. Specifically, the study sought to identify the program drivers that influence WEE without biasing respondents to positively attribute favorable outcomes to the program. This analysis reveals that:

- ◆ Positive changes were explicitly reported in the areas of income generation, business expansion, and adoption of additional livelihood activities in response to improved access to capital and collectivization through community groups and allocated funds.
- ◆ The positive changes in income-generation capacity were realized on a limited scale because they were curbed by external factors, such as droughts, the pandemic, gender norms, and poor access to institutional structures. Some of these external factors have had a more detrimental impact on women than men.
- ◆ Increased entrepreneurial activities in target villages resulting from fund disbursements have reportedly led to improvements in women's access to markets, although to a limited degree.
- ◆ There was no evidence in the Quip findings that indicate hand-holding support in business plan development, implementation, and livelihood-specific skills development. However, explicit positive changes were attributed to the program in terms of book-keeping and leadership skills for community group officeholders.
- ◆ Quip findings also indicate that the program has had a limited influence on gender norms and women's representation in community institutions.



4

Lessons Learned from WEE Programs Globally

This study examined other women's economic empowerment (WEE) programs and interventions around the globe to identify lessons that could strengthen the contributions and impact of the Kenya Development Response to Displacement Impacts Project (KDRDIP) and other community-driven development (CDD) livelihood projects to WEE. First, the approach used to identify key lessons learned is described, followed by a detailed presentation of the findings.

4.1. Approach

To identify key lessons learned, the study used an iterative, three-pronged approach to review practices, programs, and organizations (see figure 4.1). This involved reviewing programs and organizations that work on WEE in geographies and cultural contexts similar to the semiarid northern region of Kenya. The organizations and programs assessed were largely from Kenya, other African countries, and India. They serve as the basis for drawing lessons and

recommendations from global practices. This review was undertaken through desk research and discussions with key stakeholders. A comprehensive list of programs and organizations reviewed is included in appendix A.

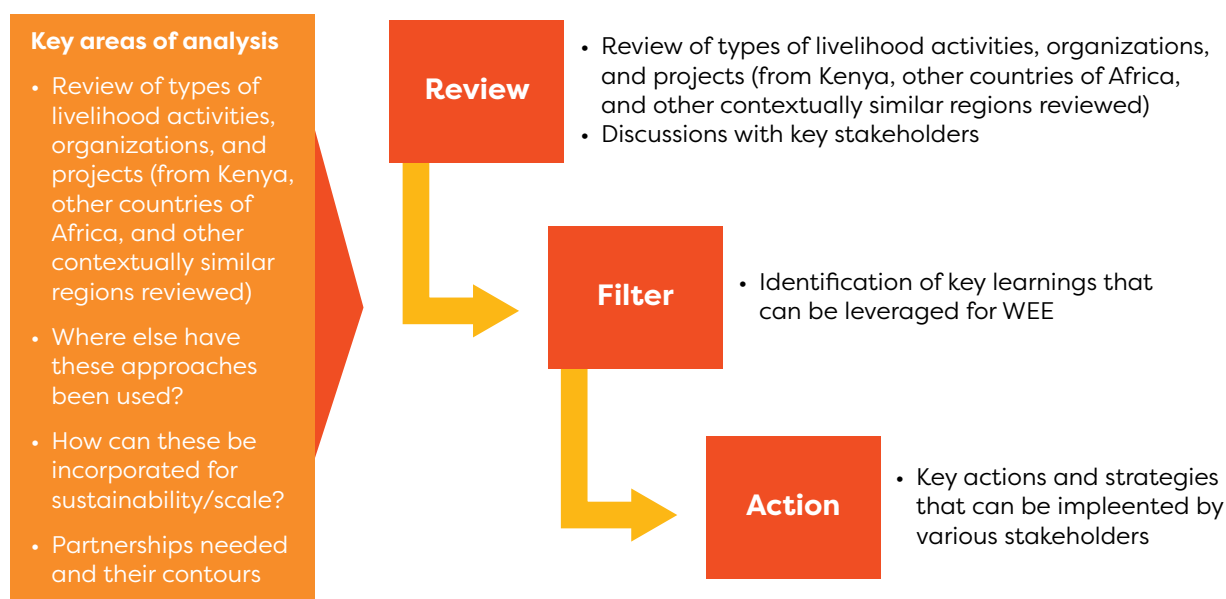
4.2. Lessons Learned

Access to information and strengthening the knowledge base for women is critical to reducing vulnerabilities and improving livelihoods

This review illustrates that access to information and strengthening women's knowledge base can play a critical role in promoting WEE in these geographies. Access to information, such as information on the weather (e.g., droughts and floods), markets, and social protection schemes, can reduce vulnerability for women and those engaged in pastoral livelihoods.

Key organizations that have implemented programs with a component that supports access to information include Oromia

Figure 4.1. Overview of the Process to Identify Key Lessons Learned



Pastoralists Association (OPA), Nashulai Maasai Conservancy, Oxfam Great Britain (GB), Food and Agriculture Organization (FAO), and Kutch Mahila Vikas Sangathan. OPA has over 15 years of experience addressing livelihood challenges faced by pastoral communities in Ethiopia and Kenya. The organization has benefited over 2.5 million beneficiaries and has implemented over 20 projects. OPA has implemented initiatives that specifically address the vulnerabilities faced by pastoral women, contribute to their socioeconomic empowerment, and deepen the knowledge base on these pastoral communities (OPA 2020). To provide pertinent information to pastoral communities in Kenya and Ethiopia, OPA conducts information sessions on weather and livestock markets that enable pastoral communities to prepare for potential hazards and strategically manage the sale of their livestock (OPA 2020). A study in West Africa found that access to information on anticipated floods and subsequent action reduced negative impacts on the livelihoods and lives of vulnerable communities (Tall et al. 2012).

The review of the literature shows that there is a need to leverage and build on indigenous knowledge of ecosystems and communities. In addition, a research paper by the International Fund for Agricultural Development on women and pastoralism recommends supporting women's access to knowledge and innovations in pastoral communities (IFAD 2012). Organizations such as OPA and Nashulai Maasai Conservancy promote sustainable traditional grazing practices and resilient livestock breeds. Nashulai Maasai Conservancy is based in Narok, Kenya, and works on empowering pastoralists and their families through its various programs. Its women's empowerment programs focus

on preserving traditional practices but also empowering women through the development of income-generating activities and the education of girls.⁸ Over the last five years, the programs have benefited 3,000 people. Working in similar ecological, cultural, and livelihood contexts in India, Kutch Mahila Vikas Sangathan provides information and support to pastoral women to address limited natural resources, such as water.

Oxfam Great Britain (GB) is implementing a 15-year-long program focused on pastoralists in six countries in the Horn of Africa: Sudan, Ethiopia, Somalia, Kenya, Tanzania, and Uganda. Its programs include improving drought preparedness and integrated natural resource management. As part of one of its programs, Oxfam GB in Ethiopia has been working with local communities to develop community-based early warning systems. In Abifolan, women participated in early warning committees. Evidence shows that 60 percent of the committee members were women, and the participation in the committee and knowledge/information accessed through it contributed to their empowerment. Furthermore, the women's engagement with the committees facilitated efforts to warn other female community members (Flintan 2011). Similarly, to increase access to pertinent information, such as the potential for droughts or floods, a United Nations Development Programme initiative launched in Somalia in 2019 is leveraging mobile phones to provide such information to nomadic pastoralists in the country. This mobile phone-based alert system provides information on nearby water resources and livestock

8. See the Nashulai Maasai Conservancy website at <https://www.nashulai.com/story>.

management techniques during an impending drought (Furieux 2019).

The importance of strengthening traditional livelihoods to reduce livelihood risks and build resilience

Key organizations that have implemented livelihood programs focused on traditional livelihoods are the World Food Program, (Brown 2020), I Choose Life, and Hydroponics Africa Limited in Turkana; SNV and Oromia Pastoralists Association in Kenya and Ethiopia; Nashulai Maasai Conservancy in Narok, Kenya; Practical Action in Sudan (Hou-Jones, Roe, and Holland 2021); Oxfam GB in the border areas of Ethiopia and Somalia (Anguko 2015), and Kutch Mahila Vikas Sangathan in India.

A review of these programs, literature, and discussions with stakeholders indicate that traditional livelihoods are important for pastoral communities in two ways. First, these livelihoods have been practiced for centuries, and the pastoral community has an in-depth understanding of them. Second, these livelihoods are well integrated into the ecological and socio-economic context of the region and have, until recently, proved to be largely resilient. However, given the changing risk factors for such livelihoods, including climate change and frequent droughts and floods, it is essential to strengthen these livelihoods to build community resilience. Furthermore, aligning the livelihood activities promoted under the program with traditional livelihoods ensures greater community engagement and ownership as well as the long-term success and sustainability of the implemented activities.

In pastoral communities, men travel long distances with livestock, with women often left

behind to take care of the household and remaining livestock. Consequently, there is a need to strengthen traditional livelihood activities because women rely on limited resources and livestock to support their households. Furthermore, traditional livelihood activities, such as livestock rearing and trading and milk production, are susceptible to external shocks such as droughts, floods, population pressures, and environmental degradation. Hence, some programs focus on strengthening these traditional livelihood activities and building the resilience of these pastoral communities. In the past, some programs have leveraged a mix of indigenous knowledge of the land and modern practices to combat these external shocks and strengthen these traditional livelihood activities. This includes activities such as the development of pastoral natural resources, including pastureland, feed resources, and available water sources.

Organizations such as OPA in Ethiopia and Kenya and Nashulai Maasai Conservancy in Narok County, Kenya, have revived sustainable traditional grazing practices. In Kenya, some organizations have strengthened livestock rearing and sales by addressing specific aspects of these livelihood activities, such as enhancing fodder and pasture production, increasing the supply of available water, and improving the health of livestock. A part of Save the Children's intervention in Mandera County, Kenya, focused on enhancing fodder production by fencing areas and regulating its use. Oxfam GB in Kenya has utilized facilitated access to water (boreholes) to enhance pasture production in an enclosed area. In Kenya, Concern and Trocaire have supported livestock health through the treatment of livestock diseases and the provision of vaccinations for livestock (Siedenburg

2021). Other organizations, such as the Africa Conservation Centre in Kenya, have implemented initiatives to rehabilitate rangeland for grazing, including pasture management training and reseeded.

Designing livelihood interventions that involve greater community engagement and ownership is equally important. A recent study evaluating livelihood interventions in pastoral and agropastoral communities in Mandera, Marsabit, Turkana, and Wajir found that local ownership of an implemented livelihood intervention is essential for long-term impact. The study recommends that livelihood interventions be developed in collaboration with the intended beneficiaries (Siedenburg 2021). Another study by the International Union for Conservation of Nature on the sustainable management of drylands suggests that local community ownership, community-driven implementation, and the robust participation of women ensured the success and sustainability of the project (IISD 2003).

Organizations have also leveraged innovations in the production process to enhance the cultivation of agriculture with limited available water. Organizations such as Hydroponics Africa Limited, World Food Program, and I Choose Life have already implemented the production of crops by leveraging hydroponics in Turkana. Hydroponics has enabled agropastoralists to grow agricultural produce with 80 percent less water and nutrient solution, with or without soil, in limited land space, to produce higher crop yields and more nutritious food. The crop production cycle using hydroponics is not affected by changing climatic conditions or dependent on rain (Brown 2020). The World Food Program

Oxfam's Somaliland-Ethiopia Cross Border Drought Preparedness Project is aimed at building community capacity to manage the impacts of drought in Ethiopia by addressing the limited availability of water. Over 76,000 pastoralists (9,500 households) directly benefited from project activities. Through this project, 500 water points were rehabilitated for the target community. One of the lessons learned from the project was that it is crucial to support capacity to manage these water points (Bekele n.d.).

began its efforts in Turkana in 2018 and has so far provided over 1,500 people with the skills to grow crops such as cowpeas, kale, spinach, and pigweed using hydroponics (Brown 2020). In Garissa, FaIDA has leveraged drip irrigation to enable beneficiaries to grow produce for household consumption and sale in markets.

Similarly, there are initiatives that have enabled improved incomes from the production and sale of milk by leveraging innovations in distribution processes. For example, Anolei Women's Camel Milk Cooperative, which is based in Isiolo County, Kenya, and was established in the late 1990s,⁹ received support from multiple donor agencies and partners to build its capacity to facilitate sustained incomes for group members. Through donor support, the cooperative established a collection and processing center for camel milk and purchased a refrigerated truck to transport the milk to urban areas. This truck enables the efficient transport of milk over longer distances and reduces losses due

9. See the CELEP website at <https://www.celep.info/anolei-womens-camel-milk-cooperative/>.

to spoilage during transport (Lüthi 2020). The cooperative has also expanded its offerings to include camel milk yogurt.¹⁰

Sahjeevan, a Kutch Mahila Vikas Sangathan initiative in India, has over two decades of experience supporting marginalized pastoral communities to strengthen their livelihoods. Its activities focus on the conservation of local animal breeds, such as buffaloes and camels; the management of grazing resources; and resilience strengthening through rain-fed agriculture. Sahjeevan's work also includes the facilitating linkages with dairy and women collectives for selling milk and associated products to make the keeping of livestock sustainable for these communities (Desor 2014). These initiatives show that there are various mechanisms to build community resilience by strengthening traditional/prevalent livelihoods.

Diversification of livelihood activities is imperative

As previously mentioned, pastoral communities are highly susceptible to external shocks, such as droughts and floods, that frequently and adversely impact community livelihoods. The frequency and intensity/severity are increasing due to climate change. A study by the FAO on pastoralists in African drylands states that, along with supporting livestock production and marketing, livelihood programs for pastoralists should also consider supporting diversified and alternative livelihoods. Furthermore, it suggests alternative livelihood opportunities specifically for women and youth (FAO 2018). Closer to the project context, findings from an evaluation

of livelihood innovations in pastoral communities in Mandera, Marsabit, Turkana, and Wajir reveals that the target communities struggle to sustain themselves with pastoral livelihood activities alone. The study suggests that future programs must consider supporting promising opportunities for livelihood diversification in these communities (Siedenburg 2021).

Diversification of livelihood activities has enabled members of these communities to obtain an alternative source of income and reduce their exposure to risks associated with undertaking a single livelihood activity, such as the keeping of livestock. In Garissa, the World Food Program (WFP) supports farmers to diversify their existing livelihood activities and increase incomes by engaging in beekeeping. So far, it has engaged with 52 farmer groups and provided 260 farmers with the required equipment for beekeeping. The program trains frontline extension officers on modern beekeeping practices and establishes partnerships with other stakeholders (Farm-to-Market Alliance and The Hive Ltd.) to commercialize this value chain in the county (Looniyo 2020). In Narok County, the Nashulai Maasai Conservancy is enabling women to participate in alternative livelihoods activities and contribute to household income. The organization has launched an initiative for women-led businesses to collect and sell traditional herbs.¹¹ Organizations such as Solar Sister's model provides women with an opportunity to diversify their livelihood activities and reduce exposure to risks. The Solar Sister model enables women entrepreneurs to establish sustainable businesses in their own commu-

10. See "Anolei Women Camel Milk Cooperative" at <https://maarifa.cog.go.ke/27/anolei-women-camel-milk-cooperative/>.

11. See the Nashulai Maasai Conservancy website at <https://www.nashulai.com/story>.

nities. The women entrepreneurs are recruited and trained to sell affordable solar-powered products and clean stoves. These women entrepreneurs earn income from the products. Solar Sister has supported 10,000 entrepreneurs and reached 7 million people across five countries.¹²

It is critical to understand and account for women's time poverty

A review of the literature and discussions with stakeholders indicate the need to support and scale livelihood activities that do not add to women's time poverty in pastoral communities. A research paper by the International Fund for Agricultural Development on women and pastoralism recommends investments in labor-saving initiatives that save pastoral women time.¹³ Lessons learned from Kutch Mahila Vikas Sangathan also show that livelihood activities that do not contribute to the time poverty of women experience greater acceptance by women.

There are multiple organizations and initiatives that reduce women's time poverty. Key initiatives include providing clean cookstoves, solar products, nearby access to clean water, and affordable childcare services. Livelyhoods in Kenya has over a decade of experience distributing products that reduce time poverty, such as clean burning cookstoves, solar products, and household appliances. The organization has distributed over 44,000 cookstoves and sold at least 15,000 solar products in the country. To

date, Livelyhoods has trained over 5,000 young men and women and created over 2,300 jobs.¹⁴ Salimia Energy is a renewable energy company in Kenya that provides clean cookstoves and fuel to populations in Kenya. Envirofit makes a range of smart wood and charcoal-fueled cookstoves in Kenya and distributes them in Kenya and other East African counties. Kidogo's franchise model not only creates employment for women in Kenya but also reduces the time poverty experienced by women in low-income areas by providing access to affordable childcare. Through its franchising model, the organization provides women with the required training and mentoring to start or improve their own childcare microbusinesses. These women are also provided with a starter kit, including key resources for their centers and ongoing quality assurance to maintain Kidogo's minimum standards. So far, the organization has expanded to seven counties, established 538 franchises in Kenya, and supported over 400 female entrepreneurs in starting or growing childcare microbusinesses.¹⁵

Provision of bundled services

The review also demonstrates that bundling services contributes to women's empowerment. Bundled services involve the provision of multiple services that enable sustained economic empowerment for women, including one or more services that directly contribute to economic empowerment, such as skills training, access to credit and productive assets, and other services that enable women to effectively engage and benefit from economic

12. See Solar Sister website at <https://solarsister.org/what-we-do/our-impact/>.

13. See "Livestock Thematic Papers: Tools for Project Design—Women and Pastoralism" at <https://www.ifad.org/documents/38714170/39148759/Women+and+pastoralism.pdf/bc1ac853-bfd4-420e-aeae-1d63dd7ea3e1>.

14. See Livelyhoods website at <https://www.livelyhoods.org/what#impact-section>.

15. Kidogo's website at <https://www.kidogo.co/impact>.

empowerment activities. Some examples of these other services are access to health services and funding, insurance, childcare support, support to address restrictive norms, and adult literacy initiatives.

Evidence from a randomized control trial in Ghana shows that women who received bundled services, including access to a savings account at a bank, as well as a productive asset, life skills training, asset management training, stipends, and health services, saved more and generated sustained economic growth (Banerjee et al. 2018; Buvinic, O'Donnell, and Bourgault 2020). The BOMA Project, which operates in Kenya and supports women in other remote drylands of Africa, has adopted a bundled service model to empower female beneficiaries. Its model involves the provision of a conditional cash transfer for business activities; training in finance, human rights, and life skills; mentoring support; access to savings and credit; and linkages to formal financial institutions. Evidence from a randomized control trial for the BOMA Project shows a positive and significant impact on income, savings, and asset accumulation among the women program beneficiaries compared with the control group (BOMA Project 2015).

Programs and organizations offer varying types of bundled services to support the empowerment of women. The Imani Collective has been operating in Kenya for over five years. Its model focuses on empowering women by providing female artisans with consistent income-generating opportunities, skills training, a sense of community, and access to education. The Imani Collective employs and empowers

women artisans in Turkana through child education tuition sponsorships, emergency medical funding, an in-house child enrichment program, and financial literacy training.

In Tanzania, the Pastoral Women's Council has been working for over two decades to empower pastoral women. So far, the organization has supported the economic empowerment of over 6,000 women and worked in over 90 villages. It focuses on addressing access to education and rights along with economic empowerment for pastoral women. A key lesson from the organization is that it has been able to successfully address gender inequality among pastoral women and empower them by linking it to land rights, education, livelihoods, social services, and other issues (Ngoitiko 2008).

Afya Research Africa in Kenya bundles economic empowerment with the provision of health care services. The organization facilitates the economic empowerment of the intended beneficiaries and communities and provides sustainable access to quality health care by leveraging community partnerships and locally relevant technology. Womankind Kenya has over two decades of experience addressing challenges faced by pastoral communities in Kenya. It has programs related to women's empowerment; education; sustainable livelihoods; and water, sanitation, and hygiene. Some of its programs focus on addressing norms such as gender-based violence along with the economic empowerment of the intended female beneficiaries in Garissa and Lamu.

Focus more intently on the need for financial empowerment

Women's access to savings and credit is crucial to enabling livelihood diversification. Such access also enhances women's agency, both within and outside the household. In order for women's collectives to enable greater and quicker access to financial services, it will be critical to provide them with training on financial management and literacy, digitization of the collectives and transactions, and developing credit scores for individuals. It is also extremely important to enable the women's collectives to periodically engage with savings and credit cooperatives (SACCOs), microfinance institutions (MFIs), and formal financial institutions, which would allow them to leverage their savings and internal rotation to access substantive livelihood financing from such formal financial institutions.

In India, the World Bank invested almost US\$2 billion over 15 years from the early 2000s to 2020 to support rural livelihood projects. These projects focused on empowering women-only self-help groups and their federations. The Indian government adopted this approach and launched the National Rural Livelihoods Mission, which has mobilized over 70 million rural women across India to enhance their livelihoods. This has resulted in more than US\$50 billion of financing from formal financial institutions. The World Bank Development Economics Group (DEC) and other stakeholders have conducted several studies on this approach and its contribution to women's economic empowerment. Here is the [link](#) to the evidence and lessons from several studies undertaken by the DEC and other key stakeholders.

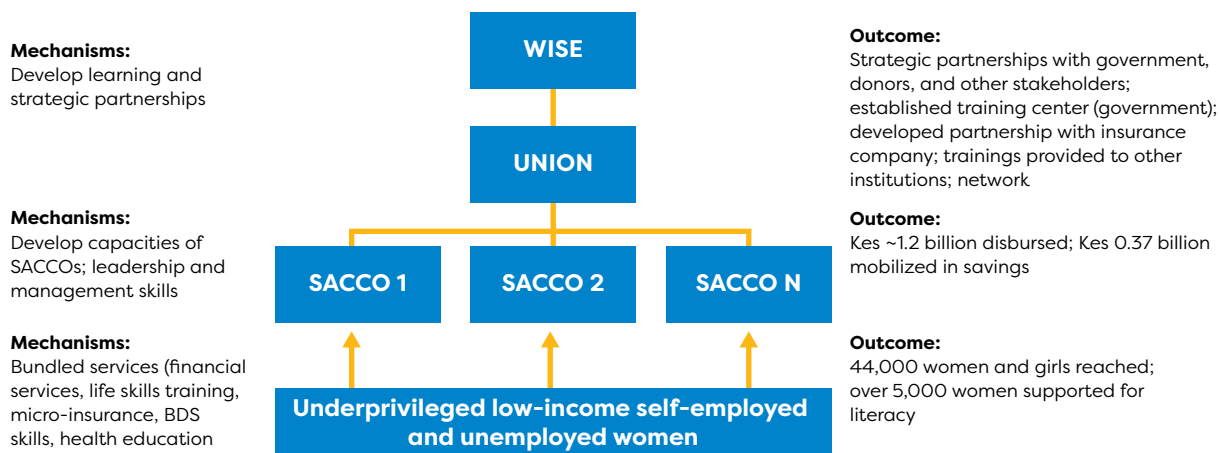
An ecosystem approach has enabled scale and sustained WEE outcomes

Implementing an ecosystem approach has been effective at enabling sustained WEE outcomes. This approach considers and accounts for critical factors that constructively or adversely impact the economic empowerment of women. In this context, the approach involves the development of partnerships and a convergence with different stakeholders to address the various interrelated issues that impact WEE outcomes, including addressing issues such as prevalent norms and institutional barriers.

Other organizations' experience indicate that the ecosystem approach enabled them to scale and sustain WEE outcomes. In Ethiopia, the Organization for Women in Self-Employment (WISE) has taken an ecosystem approach to addressing the interconnected issues faced by women in support of women's empowerment (see figure 4.2). It has developed strategic partnerships with the government, donors, and private players to address the myriad barriers that impede WEE. WISE has partnered with the government to establish a training center; and it has sought and engaged donors to support its capacity building initiatives, such as capacity development for its employees and cooperative members. It has also been able to identify and partner with relevant agencies to enhance WEE outcomes for its beneficiaries. For example, it has partnered with an insurance company to provide microinsurance services to its beneficiaries. To date, WISE has been able to establish 90 savings and credit cooperatives and has reached 44,000 women and girls.¹⁶

16. See the Organization for Women in Self Employment (WISE) website at <http://www.wiseethiopia.org/about-us>.

Figure 4.2. WISE's Approach to Achieving WEE Outcomes at Scale



SETU (Strengthening African People's Organization and NGOs) is another example of an ecosystem approach to address poverty reduction and self-reliance of women in five African countries—Ethiopia, South Africa, Tanzania, Ghana, and Senegal (see figure 4.3). This initiative

facilitates the collaboration of different implementation agencies in Africa on one platform to provide bundled services for greater reach and effectiveness. The initiative also involves training and capacity development for implementation agencies and beneficiaries.

Figure 4.3. SETU's Approach to Empowering Women Beneficiaries

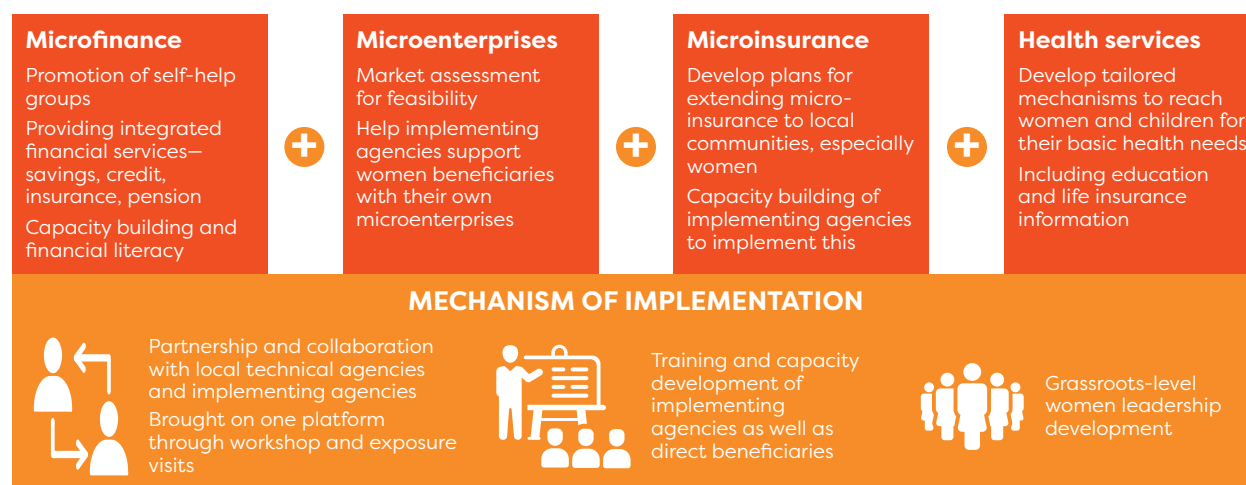
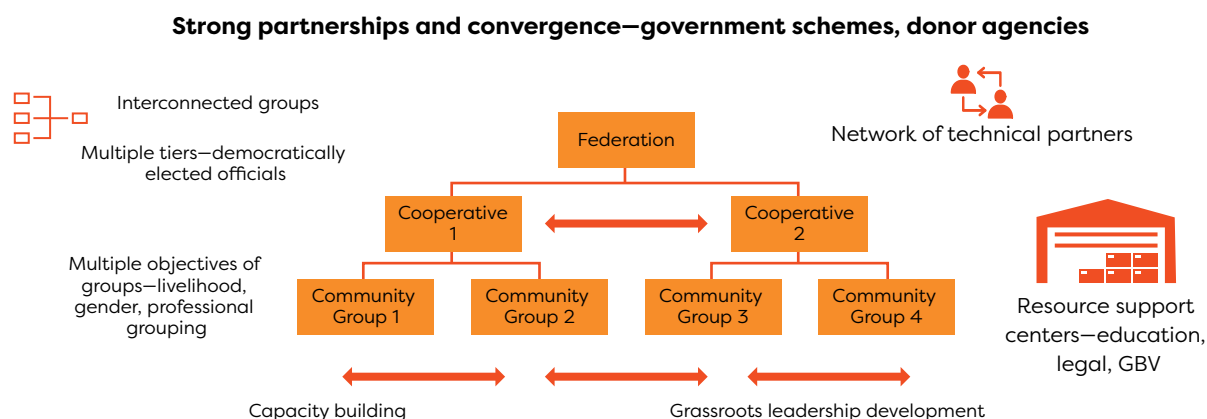


Figure 4.4. Overview of Kutch Mahila Vikas Sangathan's Approach to Sustained WEE Outcomes



The approach of Kutch Mahila Vikas Sangathan has also demonstrated long-term success and sustainability in empowering women from a similar geographic and vulnerability context through collectives. It has used a multipronged strategy involving partnerships, interconnected

groups, networks, and capacity building at multiple levels to address the interconnected issues faced by women. Figure 4.4 provides an overview of its approach to enable the empowerment of women.



5

Recommendations

The following recommendations were drawn from this study's findings on challenges, gaps, and opportunities, as well as learned lessons and best practices from other similar women's economic empowerment (WEE) programs. Recommendations are grouped based on the report's two lines of inquiry:

1. How can traditional CDD livelihood projects adjust or adopt practices to strengthen WEE outcomes?
2. How can government and other development actors employ an ecosystem approach when investing in coordinated and sustainable local economic development at a larger scale?

While the recommendations are tailored to the arid/semiarid ecology of the studied KDRDIP areas, they are generally relevant to similar community-driven development (CDD) livelihood programs and development actors focused on local economic development.

Figure 5.1 illustrates the three key factors impacting WEE outcomes: (1) integrating programmatic levers for systemic change; (2) systemic enablers and WEE-related strategic levers of change; and (3) resilient and connected ecosystems.

The first two factors can serve as entry points that CDD livelihood programs like KDRDIP can use to invest in and deepen transformative WEE outcomes. The third factor details recommendations and entry points for developing an ecosystem approach that supports sustainable, coordinated investments in WEE.

5.1. Move from Traditional CDD Livelihood Programs to Transformative WEE Outcomes

5.1.1. Integrate program components

WHY AND WHAT

KDRDIP's WEE-related gaps and barriers are multidimensional, including:

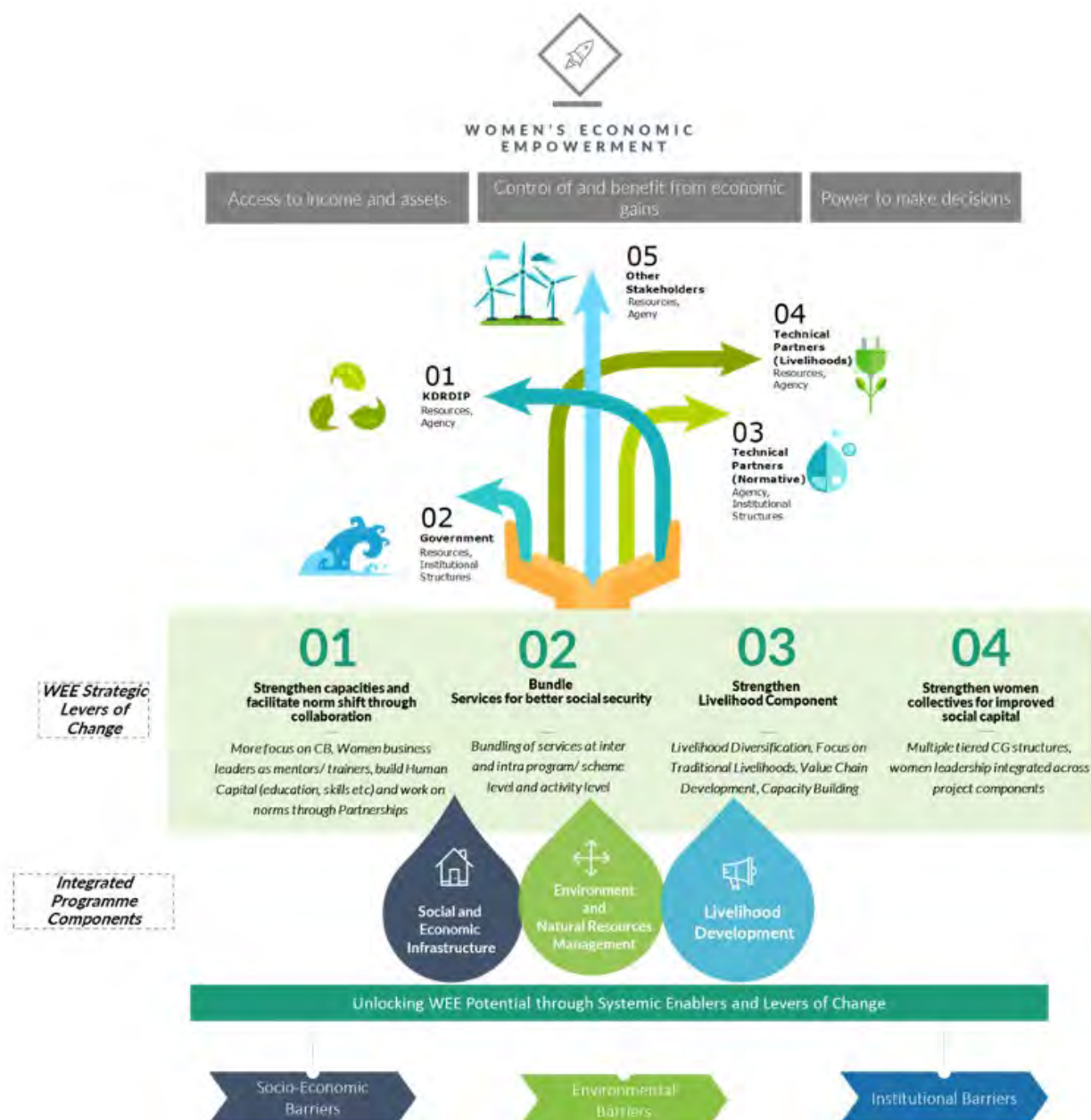
1. **Socioeconomic barriers**, such as low literacy rate, high incidence of poverty, limited access to adequate food/nutrition, lack of available health services, poor development infrastructure, weak value chains, and limited market access;
2. **Environmental barriers**, such as an arid/semiarid ecology, frequent droughts and floods, and climate change; and
3. **Institutional barriers**, such as limited collectivization among women and restrictive gender norms.

Currently, KDRDIP has three components: (1) social and economic infrastructure; (2) environment and natural resource management; and (3) livelihood development that largely operate independently. Each component offers a unique opportunity for KDRDIP and other similarly structured programs to work directly on the multidimensional nature of women's economic empowerment if implemented in an integrated manner.

HOW

Strengthen implementation architecture. For traditional CDD livelihood projects to transition from subsistence livelihoods to transformative approaches towards WEE, it will be critical to shift the focus from only "public goods and

Figure 5.1. Key Factors Impacting WEE Outcomes



especially common infrastructure” to the delivery of “private goods and services” (financial services, customized extension services, markets, and business development services) at the doorstep of rural women. This also means that, apart from the government, an equal emphasis is needed on greater interface with markets, the private sector, and financial institutions. Such a substantive change in approach will require an “implementation architecture” with the requisite skill sets to enable women’s collective platforms to interface with the private sector, markets, and financial institutions.

Based on the experience and lessons from the large-scale WEE programs, especially in India, a robust capacity building and implementation architecture is recommended to enable high-quality training and technical assistance support to women’s collective platforms, allowing them to interface with the private sector, markets, and financial institutions. At the community level, a community-based extension system comprising community facilitators—a majority of them women—to support the community groups and their collectives. At the county level, county implementation support teams should be supported by a pool of country resource persons comprising WEE specialists, NGO partners, and individual consultants/domain experts in areas such as financial inclusion, business development, market-based value chains, and digital development.

Integrated planning and monitoring at the project level. Projects should consider undertaking integrated planning and monitoring of interventions at the community group level. KDRDIP and similar projects should plan both community groups’ enterprise selection and the

allocation of available financial and nonfinancial resources, such as trainings, infrastructure, hand-holding support, market support, and exposure, with a focus on WEE. To enable this integration, guidelines for planning and monitoring at the village/community group and subcounty/county level should be prepared and project resources should be trained on integrated planning and monitoring processes. The implementation of this integrated process could be completed within six months and is a more readily accomplishable step toward deepening WEE outcomes.

Integrated microplanning at the village/county level. Integration of KDRDIP’s three components at the community group/village level can be achieved through the development of microplans¹⁷ and the aggregation of village-level microplans at the subcounty and county level. While some degree of integration is already taking place across the three components, it is vital to ensure that the developed microplans align with WEE objectives. Projects should prepare a guiding document on the pathways for developing these microplans and facilitate their development through participatory approaches. Once prepared, the microplans can be consolidated at the subcounty and county level for program planning purposes.

Piloting and scaling a local economic development approach. The integration of different program components is also consistent with

17. Microplans are visualized as an integrated plan for a community group that enables a group to articulate its livelihood objectives (with a focus on WEE), create a business plan, articulate resources required for it (e.g., in terms of finances, ecological resources, infrastructure, and capacity needs) and deliberate on the plan at intervals to monitor the progress and revise or course correct.

Box 5.1. Relevant Components of the World Bank's Green Resilient and Inclusive Development and Local Economic Development Framework

Local economic development approach

- Focused on income generation and job creation.
- Analyzes the market and value chain from a local perspective.
- Interacts with private sector players to understand market barriers and mechanisms for developing value chains.
- Conceptually looks at income generation from a systems and evolutionary perspective: subsistence livelihoods > market-driven livelihoods > local economic development livelihood programs with value chain/infrastructure > digital technology-supported livelihoods.

GRID approach

- **Green.** Invests in solutions that sustain natural capital through energy, food, and land use as well as urban transport.
- **Resilient.** Invests in risk management for natural hazards and climate change using a holistic risk-management approach.
- **Inclusive.** Fosters inclusive growth by creating jobs and reducing inequality. Bundles services with health, education, social protection, and access to basic infrastructure (water, sanitation, roads, and electricity).

other World Bank initiatives in the region. Importantly, the World Bank's Green, Resilient and Inclusive Development (GRID) (Development Committee 2021) and local economic development¹⁸ frameworks (see box 5.1) have several aspects that echo the WEE framework and emphasize creating a market-driven, sustainable, and inclusive livelihood ecosystem. While both GRID and local economic development approaches aim to work toward reducing ineq-

uity, they are not focused on gender. Exploring the convergence between these frameworks and the WEE framework may help strengthen the WEE focus of CDD livelihood programs.

5.1.2. Strategic levers of change for WEE

Beyond exploring component integration over the short-term, KDRDIP and other similar programs should consider the following strategic and operational recommendations over the short to medium term.

- ◆ Address structural barriers through adjustments to program design;
- ◆ Bundle and provide livelihood and other services related to WEE;

18. See "Moving from CDD Basic Service Delivery to Livelihoods/LED" at https://collaboration.worldbank.org/content/usergenerated/asi/cloud/attachments/sites/collaboration-for-development/en/groups/cdd-and-local-economic-development/documents/jcr:content/content/primary/blog/ashutosh_ppt-ahvx/CDD%20and%20LED%20Global%20experience%20presentation%20by%20Ashutosh%20-%20Feb%202022,%202021.pdf.

- ◆ Strengthen livelihood components; and
- ◆ Widen and leverage social capital.

5.1.3. Strengthen capacity through collaboration

WHY AND WHAT

Capacity building is a cross-cutting need across all of the study's recommendations. It is especially relevant to livelihood activities where skill-related deficits have led to limited livelihood diversification. At the same time, training on softer aspects, including gender differences; norms; and social-emotional skills such as assertiveness, motivation, self-confidence, resilience, and risk propensity have been shown to have a positive impact. Besides training, facilitating access to information could also be instrumental in augmenting livelihoods and reducing risks, such as providing information about an impending drought or other risk to livestock-based livelihoods.

HOW

Increase resources for capacity building.

KDRDIP project documents suggest that 10 percent of the financial resources for component 3 (livelihood improvement) are allocated to capacity building. The project should consider augmenting resources for capacity building given its vital importance to WEE. Other projects should consider whether existing resources for capacity development should be increased.

Engage technical agencies for specific capacity-building needs. A single organization/resource may not be able to provide capacity-building support in multiple areas either directly or through a training-of-trainers model. Therefore, projects should consider

identifying and engaging social enterprises or technical agencies with expertise in specific capacity-building areas.

Include soft skills and gender aspects in training programs.

Projects may include soft skills such as assertiveness, leadership, motivation, self-confidence, resilience, and risk propensity in their training plans for community groups.

Expose community groups to successful cases.

While frequent trainings on business skills, soft skills, market assessments, gender norms, and other subjects are critical, community groups would also benefit from exposure to examples of other community groups that are implementing successful enterprises. KDRDIP and other projects could incorporate these exposure visits into their training curriculum.

Mentoring by successful female entrepreneurs.

Another strong need expressed by community group members was for hand-holding support. KDRDIP has already engaged a number of successful and enterprising women who can play the role of mentors to fledgling community groups. These women could be identified by the project and provided training to become mentors to other community groups.

Put greater emphasis on peer-to-peer learning.

Peer-to-peer learning could play an important role in scaling up WEE. In the case of the India self-help group experience, the entire training curriculum and methodology for the women's collectives was developed and delivered by women members themselves, and the training curriculum was very "case based" rather than being "theoretical." Such an approach ensures internalization of the training content.

5.1.4. Bundle services for better livelihoods and social security

WHY

Service bundling is a strategy to make WEE a core program objective. It seeks to address WEE-related barriers. Under KDRDIP, women's uptake of livelihood activities is impeded by multiple constraints, including time poverty due to women's disproportionate burden of household chores (e.g., collecting water for the household, group characteristics (e.g., low level of financial literacy and poor access to health services), and limited access to financial services and social protection schemes (e.g., credit and insurance). By offering services that address these constraints as part of a larger package, projects may be able to mitigate risks and barriers that stand in the way of achieving WEE objectives.

WHAT

The project can offer services such as access to social protection schemes, insurance, and health services as a bundle because these factors have emerged as barriers to the achievement of WEE objectives.

HOW

Identify products and services that should be bundled based on rapid studies. Other organizations have bundled interventions such as microfinance, microinsurance, social security, health-related support (to humans and livestock), childcare, and capacity building to work toward the economic empowerment of women more comprehensively. Projects should consider carrying out rapid studies to identify the exact bundle of products and services that will support their WEE-related objectives.

Pilot identified bundles with relevant groups.

After identifying bundles, projects may pilot them in relevant geographies or clusters to assess their effectiveness and the overall approach in the project context.

Identify and engage relevant technical agencies to roll out successful packages. Projects may need to identify and engage relevant agencies that can design, implement, and provide training support to other implementation partners to implement the bundles in targeted areas.

Organizational Example

SETU (Strengthening African People's Organization and NGOs), VimoSEWA, Womankind Kenya, Afya Research Africa, BOMA Project, Imani Collective, and Pastoral Woman's Council in Tanzania provide bundled services.

5.1.5. Diversify and strengthen traditional livelihoods, and adopt a value chain approach

WHY

While income from community group activities as a proportion of overall household income has increased under KDRDIP, overall income seems to have declined due to multiple factors, including droughts, COVID-19, and poor access to markets. The project needs to strengthen its livelihood component over the short to medium term so beneficiaries can access greater, sustainable, and resilient economic benefits (e.g., income and assets).

WHAT

To strengthen this component, the following initiatives may be implemented by KDRDIP: (1) adopt a value chain approach; (2) strengthen traditional livelihoods; and (3) support livelihood diversification (nontraditional and resilient livelihoods).

HOW

Value chain development is a medium- to long-term process requiring the advancement of multiple nodes for an economic activity/product to provide consistent, sustainable, and resilient income avenues to the involved actors (figure 5.2).

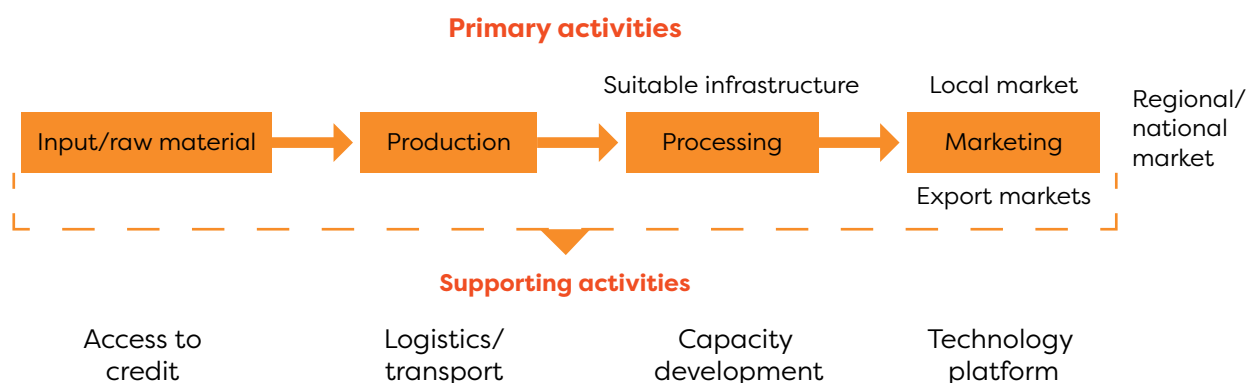
Community groups can be engaged at any node of the value chain under primary activities, based on the most suitable local conditions. The program can then provide support through one or more supporting activities, such as enhancing access to credit or capacity building. However, for any chosen livelihood activity to be sustainable, there must be market demand, and it must make connections with

the community groups. Programs, with the help of technical partners, may connect community groups directly with the market or engage the services of an entity that already has access to or is part of a developed value chain. These decisions may depend on product-specific market assessments and local conditions. Another mechanism for value chain development is to build clusters around already existing small and medium enterprises or farms.

Organizational Example

2Scale works with producer organizations, farmers, and small and medium enterprises on training, collective purchasing of inputs, and extension services. It also implements marketing and distribution activities to create consumer demand and supply nutritious food. The organization currently operates in 10 African countries, including Kenya. It is considered a technical partner for capacity building on livelihood activities and value chain development.

Figure 5.2. Value Chain Nodes



Strengthen traditional livelihoods while expanding women's roles.

Livestock-based livelihoods have remained resilient for centuries despite providing low and uncertain income to community groups and the broader community. Programs like KDRDIP can focus on strengthening these traditional livelihoods by providing greater access to information about risk factors (e.g., weather and disease) and enabling factors (e.g., markets, prices, and breeds). Projects could also partner with social or private enterprises that are engaged in livestock-related value chains (such as dairy, tannery, and meat) for value-added opportunities at the community group or cluster level. Through sessions on gender and skills building, programs can also **amplify and widen the role of women** in the planning and execution of traditional livelihood activities.

Livelihood diversification. KDRDIP's existing market assessments show that there are a number of feasible livelihoods that community group members can engage in, with at least 10 potential livelihood activities for each geographic subgroup. These assessments also provide details on feasible activities by location, maturity period, market availability, associated risks, and required technical support. However, the assessment does not evaluate livelihood activities in relation to WEE goals, such as the time and effort required by women beneficiaries. For example, beekeeping has been identified as a suitable activity in some counties or villages. The activity is ecologically aligned to the region and does not add to the time poverty of women and therefore may be a suitable livelihood that could be taken up on a pilot basis.

KDRDIP's county teams could complete a similar assessment for already selected activities to understand which livelihoods align with the overall principles of WEE.

This could include suggestions on the types of value chain partners the program could consider for each of the selected activities. Other CDD livelihood programs could consider launching or building on similar market assessments to identify livelihood opportunities that would facilitate WEE goals.

Focus more intently on the need for financial empowerment.

Women's access to savings and credit is crucial to enabling livelihood diversification. Such access also enhances women's agency, both within and outside the household. In order for women's collectives to enable greater and quicker access to financial services, it will be critical to provide them with training on financial management and literacy, digitization of the collectives and transactions, and developing credit scores for individuals. It is also extremely important to enable the women's collectives to periodically engage with SACCOs, MFIs, and formal financial institutions, which would allow them to leverage their savings and internal rotation to access substantive livelihood financing from such formal financial institutions.

Consider involving the private sector in bundling, access to markets, value chain enhancement, and similar efforts.

Engaging the private sector could offer solutions to several issues at one time, even when accounting for gender norms and time poverty. Examples include companies that can source for fruit grown in arid areas and poultry off-takers who could purchase chicken reared by women. Private-sector support of activities such as these, which a woman can engage in at or close to

her home, could provide an assured market, which would be a meaningful start. A pilot with a poultry processor in Kakuma is using a similar model, and if successful, will offer useful findings in this regard.

5.1.6. Strengthen women's collectives for improved social capital

WHY

Studies of women's collective ecosystems in India and Africa suggest that vertical integration of community groups is a useful strategy and an organic next step for local community groups. Vertical integration through the formation of *cooperatives* and *federations* widens the social and political capital of group members; expands access to services, such as credit through revolving funds; and improves the negotiating capacities of groups due to the increase in scale. Operating at a greater scale is especially relevant where household-level surpluses for livestock or farm products are low and there is a need to aggregate at the village and higher levels. This scale is also useful for advocacy efforts at the national or regional level. Through such collectivization, community groups and their cluster institutions can have better access to credit and improve their advocacy potential and negotiating capacities. In evolved collective ecosystems for WEE (e.g., SEWA), these cooperatives and federations have ventured into enterprises that both benefit their members and ensure self-sustainability. Moreover, the vertical integration not only widens the social and political capital of the female members but also provides a platform for various development agencies to engage with WEE goals.

Organizational Example

Successful collective women's livelihood programs such as WISE, SEWA India, and Kutch Mahila Vikas Sangathan employ similar multi-tiered collective structures.

WHAT

Projects can create and support a **multiple tiered collective structure** that connects groups through platforms such as periodic cooperative- or federation-level general body meetings, leverages each other's strengths and networks, and has democratically elected leaders.

HOW

Vertically integrate community groups (pyramid structure). Community groups that are geographically closer to one another may be collectivized to form cooperatives that can be further unified to form higher-level institutions called *federations*. These institutions could draw officials from community groups and democratically elect members and officeholders. Projects could invest in the capacity of these collectives at different levels to facilitate this aggregation by providing training and equipment and by funding and supporting leadership and marketing efforts.

Promote women role models from local communities. Identify and promote women role models from the community with activities such as periodic talks and local events. Projects should particularly target women who have successfully broken or challenged stereotypes around livelihoods or mobility. The more that a woman feels that she can relate to/identify with

a role model, the more likely she will begin to question her own status.

Identify and nurture women leaders. Identify women from community groups who have displayed leadership potential, and promote them as leaders around issues relevant to the community, including local-level rights-based advocacy or demand for services. Projects could facilitate or support the nomination of selected women for participation in a short-term leadership development curriculum provided by expert agencies.

Engage women as facilitators and last-mile extension workers/mobilizers. While this paper does address the potential benefits of developing women role models, it is vital to ensure that a majority of the facilitators and last-mile extension workers and mobilizers are women. This will ensure greater acceptance of the project approaches at the community level and enable more efficient and effective program delivery.

5.2. Develop an Enabling WEE Ecosystem for Sustainable Impact

WHY

No program focused on livelihood improvement can comprehensively address WEE goals on its own, especially in an arid/semiarid context. For a livelihood intervention to be effective and its outcomes to scale and flourish, lessons from regions with similar contexts and more evolved collective livelihood ecosystems, such as India, suggest that many interdependent institutions, systems, and entities must coexist and interact. This is increasingly complex when the livelihood program focuses on a particularly vulnerable demographic, such as women. Social norms often act as barriers to women's participation

in economic activities. Resource constraints due to an arid/semiarid ecology, as in the targeted areas of Kenya, further exacerbate the gendered division of labor, adding to overall drudgery and time poverty for women.

Set against this layered and complex problem, KDRDIP needs to adopt a systems approach that considers and accounts for critical factors constructively or adversely impacting the overall goal.

In view of this, the approach of KDRDIP and other projects should be aimed at building an ecosystem that addresses these issues simultaneously over the medium to long term to create resilient impacts on women's economic empowerment. **Programs should consider layering the current restrictive ecosystem with institutions, stakeholders and their interactions that aim to mitigate economic, environmental, social, and institutional barriers that exist. By doing so, programs can create an enabling network or support system for better economic empowerment outcomes.**

WHAT

Creating or supporting an enabling ecosystem requires **building a strong public private partnership platform and converging** with the government; multilateral agencies; donor agencies; technical partners, including civil society organizations, gender experts, livelihood specialists, social enterprises, digital enterprises, and marketing/value chain development organizations; and target beneficiaries.

Importance of social enterprises for WEE. The project should explore the possibilities of leveraging social enterprises to extend their impact beyond capacity building. The social enterprises

could play a more active role in service delivery, addressing various aspects of the project while also facilitating the required infrastructure to connect cooperatives and entrepreneurs with markets. To enhance their endeavors, seeking support from Finance, Competitiveness, and Innovation (FCI) colleagues or the International Finance Corporation (IFC) for launching a competition similar to Nigeria's successful YouWin! initiative aimed at social entrepreneurs could be considered. The YouWin! model demonstrated great success in Nigeria, as evidenced by McKenzie's study "Creating Jobs through a Business Plan Competition: Evidence from Nigeria's YouWin! Competition"¹⁹ By emulating such successful initiatives, the project can harness the innovative potential of social entrepreneurs, fostering economic growth, job creation, and sustainable development.

Importance of digital technologies for WEE.

Digital technologies can empower women by making it easy for previously unbanked women to save money, build credit history, access loans, and achieve their financial goals. The digital platforms could facilitate market access, information sharing, and financial transactions. This could include developing mobile applications for market prices, online training resources, and digital payment mechanisms. In summary, digital technologies, including digital finance, have the potential to revolutionize women's economic empowerment by providing women with financial inclusion, market access, and new entrepreneurial opportunities. Embracing digital tools can help overcome traditional barriers

and gender disparities, paving the way for more inclusive and equitable economic growth.

HOW

A key issue is **how to bring these multiple stakeholders** together on one platform to explore partnership opportunities. Key steps and examples where similar models are already being implemented include:

- ◆ **Identify relevant internal and external stakeholders.** For KDRDIP, this study's "Workshop Stage" provides an opportunity for identifying relevant stakeholders for the targeted regions. Other projects can consider similar stakeholder workshops as forums for identifying and engaging relevant stakeholders.
- ◆ Compile contact and other basic information from relevant stakeholders for the targeted geography, including relevant government officials; civil society organizations; implementing agencies; multilateral agencies; and social enterprises and technical experts on gender, value chain development, and marketing, **into a database** to facilitate outreach and communication by projects.
- ◆ Develop a common technology platform for networking and information exchange among the selected stakeholders; create opportunities for identifying common ground and potential areas for collaboration; cull out conflicts of interest; and identify focus areas for advocacy. Mechanisms such as **regular email and online communication forums could stimulate collaboration within this ecosystem.**

19. McKenzie, D. J. 2015. "Creating Jobs through a Business Plan Competition: Evidence from Nigeria's YouWin! Competition." World Bank, Washington, DC.

Establish partnerships with organizations that are working specifically on gender norms (e.g., mobility, distribution of chores, and control over income). In the Kenyan context, potential partners include Womankind Kenya²⁰ and Africa Conservation Center.²¹ KDRDIP and other CDD livelihood programs could consider facilitating the development of gender action plans at the village/county level with the aim of mitigating socioeconomic and normative barriers that impede women's participation in economic activities. While the resulting plan, its indicators, and monitoring efforts may be

developed by project teams²² and community group members, the exercise could be facilitated by either project field teams or technical partners with experience working on gender issues in the region.

Participate in and/or organize periodic national/regional keynote events for stakeholders to come together on various subplatforms for networking, knowledge sharing, and

20. See <http://www.womankindkenya.org>.

21. See. <https://www.accafrica.org/>

22. Their understanding of gender aspects should be considered when strengthening the capacities of the project teams and frontline cadre, especially in the implementation of participatory approaches and in the facilitation of community groups for planning and implementation.



Appendix

collaboration opportunities. These could be followed by smaller, specifically customized work-

No.	Organization	Country of Implementation	Region of Implementation within Country (If Available)	Brief Description of the Program
1	ACDI VOCA	Kenya	Northern Kenya ASALs	To increase the resilience of pastoralists and accelerate sustainable economic growth in Kenya's arid lands, Resilience and Economic Growth in Arid Lands-Accelerated Growth (REGAL-AG) facilitated behavior change in actors all along the livestock value chain—from livestock keepers to middlemen, traders, transporters, and buyers—to increase incomes and stimulate growth. Specifically, the project aimed to build a more inclusive and competitive livestock value chain in Marsabit, Isiolo, Wajir, Turkana, and Garissa counties.
2	Action Africa Help International	Kenya	Turkana	Action Africa Help International's Kenya program seeks to address development challenges in partnership with marginalized Kenyan communities living mainly in low-income urban and rural settings, including arid and semiarid areas. The program targets pastoralists, refugees, displaced, and urban poor communities by supporting micro, small and medium enterprises, and small-scale agricultural production systems.
3	Africa Conservation Center	Kenya		<p>Increasing women's economic opportunities is imperative to building sustainable conservation practices and more equitable societies. Our programs empower women to develop conservation-related enterprises so that they can more actively contribute to their community's livelihood. Businesses such as Bees for Conservation, aloe and opuntia production, Beads for Conservation, and ecotourism are helping women support themselves as well as community development projects. Through these programs, women entrepreneurs gain new skills and make connections, launch and build innovative businesses, and develop as respected leaders in their communities.</p> <p>Bees for Development: Working with a bee keeping expert, Jessie de Boer, The Reto Olkiramatian Women's Group, has developed apiaries and a business model for the sale of bee products. Beehives are now installed in all sublocations of the Olkiramatian group ranch: Entasopia, Olchorolepo, Olkiramatian, Oloiborototo, and Oldorko.</p>
4	African Beekeeping Resource Centre	Kenya	West Pokot	The African Beekeeping Resource Centre is a nonprofit South-based NGO registered in Kenya. It works on beekeeping development across Africa, researching, educating, and lobbying for knowledge and environments that will maximize bee husbandry, increase the trade in bee products, protect and enhance bee forage and habitat, and find ways to use beekeeping and honey hunting for wider benefit.
5	Apiculture Venture Limited	Kenya		Apiculture Venture Limited is a social enterprise that engages youths and women to create a value chain for beekeeping and honey.

APPENDIX A. LIST OF SIMILAR PROGRAMS IDENTIFIED FOR KEY LESSONS LEARNED

No.	Organization	Country of Implementation	Region of Implementation within Country (If Available)	Brief Description of the Program
6	CAP Youth Empowerment Institute (CAP YEI)	Kenya	Turkana	CAP YEI implements the Basic Employability Skills Training model through public-private partnerships for its sustainability and scalability. It mobilizes and enrolls qualified targeted youth by involving grassroots government officials, local community-based organizations, a network of youth organizations, youth and community leaders, and religious gatherings. CAP YEI skills training is guided by the labor force demands of each area where the training is conducted, informed by market research and site visits.
7	CARE International	Kenya	Various locations	The CARE 2020 Program strategy lays out the three main roles CARE plays to impact poverty and social injustice in its efforts to achieve lasting impact at scale. Considering the greater household economic responsibility left to women in times of crisis, CARE's approach is to strengthen women economic status and capacity, which it believes will translate into full economic rewards and build resilience in the communities in which they. Its priority regions are Nyanza Province (with a suboffice in Kisumu) and Kibera in Nairobi and North Eastern Province (with suboffices in Garissa, Dadaab, Elwak, and Marsabit).
8	CGAP	Kenya	Various locations	In Kenya, the CGAP team's research highlights the challenges faced by women in rural and agricultural livelihoods (WIRAL) and opportunities for service providers and funders to improve their lives and livelihoods. This is part of the WIRAL Program implemented for the past few years. Their key findings and lessons learned can be found here .
9	Concern Worldwide	Kenya	Baringo, Isiolo, Marsabit, Mombasa, Nairobi, Samburu, Tana River, Turkana, Wajir, and West Pokot	Concern Worldwide, a humanitarian organization, began operations in Kenya in 2002. The organization presently covers Marsabit, Turkana, Isiolo, Wajir, Tana River, and Nairobi City counties through a multisectoral program, including urban and rural livelihoods, primary education, health, and nutrition—all underpinned by advocacy, governance, and community engagement. The organization has historically supported several food security and nutrition emergency interventions, including most recently the 2020 COVID-19 and desert locust response.
10	Concern Worldwide	Kenya	Northern Kenya ASALs	Concern Worldwide is focused on enhancing the assets of the extreme poor, as well as improving returns on those assets, particularly in terms of their income. The ultimate goal is to improve their food security and prevent hunger by improving productivity. This is done by providing seed tools and other resources and developing skills for alternative income-generating activities. At the same time, it works with local and national governments to ensure that communities have access to functioning markets. It advocates for the provision of the necessary infrastructure and other supports, such as access to financial services. It also lobbies for the development of a comprehensive social protection system so that extremely poor people have a safety net.

No.	Organization	Country of Implementation	Region of Implementation within Country (If Available)	Brief Description of the Program
11	Cordaid	Kenya	Northern Kenya ASALs	Cordaid works in the Netherlands-based Partners for Resilience. This partnership comprises Cordaid, the Netherlands Red Cross, the Red Cross Red Crescent Climate Centre, and Wetlands International, with support from the Dutch Ministry of Foreign Affairs. It promotes an integrated risk management approach to strengthen and protect the livelihoods of vulnerable communities.
12	FaIDA	Kenya	Garissa	FaIDA has been working with local communities to provide alternative livelihoods for and diversify the livelihood options of pastoralists in light of the fact that climate change is rendering nomadic pastoralism unsustainable. Many households are being forced to abandon pastoralism and seek employment. Climate-smart agriculture, such as drip irrigation and greenhouse technology, is very useful in helping communities produce vegetables for household consumption and for market, which helps improve household nutrition and food security. FaIDA has supported several women groups with greenhouses and provides technical backstopping and capacity building to ensure that the groups are able to maximize yields from them. To address the impact of climate change on pastoral household and help severely affected households find means of restarting their livelihoods, FaIDA occasionally implements restocking programs that supply households with small stocks, mainly goats, to help them restart their livelihoods and build resilience.
13	Farm Africa	Kenya	Various locations	Farm Africa reduces poverty in eastern Africa by helping farmers grow more, sell more, and sell for more. It works in the Democratic Republic of Congo, Ethiopia, Kenya, Tanzania, and Uganda. It engages in agriculture, protects the environment, and develops businesses in rural areas.
14	Food for the Hungry	Kenya	Various locations	Food for the Hungry works in local markets and economies to help restore communities through vocational opportunities, training, and other sustainable and long-term solutions. It also works with many communities to establish savings groups that enable families to save and borrow money so that they can open a new business or improve their living conditions.
15	Global One Kenya	Kenya	Garissa	Global One Kenya aims to alleviate the burdens of underserved and vulnerable widows and orphans. It supports them in diversifying their income sources by setting up income-generating activities, thereby improving their living standards. It provided support to women in Garissa to create and run viable, sustainable, and environmentally friendly businesses. The project constructed a solar-powered cold house in the Iftin area, benefiting 20 vulnerable young women with no source of livelihood. It also purchased solar-powered refrigerators and freezers to improve food preservation, particularly for meat.

APPENDIX A. LIST OF SIMILAR PROGRAMS IDENTIFIED FOR KEY LESSONS LEARNED

No.	Organization	Country of Implementation	Region of Implementation within Country (If Available)	Brief Description of the Program
16	GOK	Kenya	Various locations	The Agricultural Sector Development Support Programme (ASDSP II) strengthens the entrepreneurial skills of priority value-chain actors and service providers to stimulate the creation of commercial enterprise. It is focused on developing value chain actors and service providers in the 29 priority agricultural value chains through entrepreneurial skills development and relevant technical skills enhancement.
17	GOK/AfDB	Kenya	Baringo, Isiolo, Marsabit, Samburu, Turkana, Pokot	The project consists of three components and seven subcomponents. The components are natural resources management, improvement of livestock infrastructure and management, project management, and capacity building. It aims to enhance drought resilience and improve sustainable livelihoods in the arid and semiarid lands of Kenya.
18	Hatching Hope Initiative	Kenya	Western Kenya	Hatching Hope builds on the growing demand for poultry products in Kenya, positioning smallholder farmers as key players in the poultry value chain. It also alleviates malnutrition by promoting poultry consumption.
19	Heifer International	Kenya	Not available	<p>Hatching Hope is a groundbreaking initiative that equips farmers with the tools and expertise needed to start and grow poultry businesses. It works at scale, connecting producers to markets so they can increase their incomes, while also promoting the nutritional value of eggs and meat within communities, thereby building sustainable markets for the future.</p> <p>Agricultural training, tools, and resources provided by Hatching Hope enable farmers to raise larger numbers of healthy chickens in a sustainable way and to connect with high-value markets and private sector partners. Farmers also have access to community veterinarians, who help them improve the well-being of their animals.</p> <p>For a small fee, these local veterinarians will vaccinate chickens, which keeps the birds healthy and stops the spread of disease. As their businesses scale, farmers require other types of support, such as good-quality chicken feed and transport to take their products to market. Demand for such products and services creates additional income-generation opportunities for many others in their communities.</p>
20	Honey Care Africa	Kenya		Honey Care Africa is a for-profit social enterprise that has launched its business in a Beehive program to provide smallholder farmers in rural areas with the inputs, training, services, and market access needed to become commercial honey producers. Founded in Kenya in 2000, the organization is a member of the World Fair Trade Organization, guaranteeing a competitive fixed purchase price for honey on a contract basis. This enables farmers to repay their loans quickly and to sell to a stable market.

No.	Organization	Country of Implementation	Region of Implementation within Country (If Available)	Brief Description of the Program
21	Hydroponics Africa Limited	Kenya	Baringo, Bungoma, Embu, Garissa, Home Bay, Isiolo, Kajiado, Kakamega, Kiambu, Kilifi, Kirinyaga, Kisii, Kisumu, Kitui, Machakos, Makueni, Meru, Migori, Mombasa, Murang'a, Nairobi, Nakuru, Narok, Nyeri, Samburu, Siaya, Turkana, Vihiga	Hydroponics Africa Limited works with organized youth and women groups, selecting the most viable youth or women groups, especially young mothers in slums, streets, and rural areas. It generates awareness of, increases sensitization to, and provides training on hydroponics technology, life skills, and agribusiness. It then looks for financing partners to assist the groups in acquiring a hydroponic system. It installs the hydroponic systems on behalf of the group members. It deploys an agronomist and trainer to provide best practice crop support, management, and training with a view toward transferring the technology and empowering the group members to manage the hydroponic systems independently. It then connects the youths to the market to sell their fresh farm produce and/or engage them in its contract farming platform. Lastly, it connects them with financing institutions (e.g., youth funds, women and disabled government funds, banks, and microfinancing) to scale up their investments.
22	I Choose Life (ICL)	Kenya	Bomet, Garissa, Homa Bay, Kilifi, Kisumu, Laikipia, Machakos, Meru, Migori, Mombasa, Nairobi, Turkana, Uasin Gish	The organization has adopted and developed projects around climate-smart agriculture, mostly in ASAL counties, to improve livelihoods, increase agricultural productivity, and enhance resilience/ coping mechanisms to climate change risks. The ICL adopts a market approach to entrepreneurship and business training that builds the capacity of young people to produce based on market need. Under agribusiness development, the ICL integrates practical hydroponic technology skills training into Jiinue business accelerator training to enables beneficiaries in the development and management of viable agribusiness enterprises. In its economic empowerment intervention ICL seeks to address key aspects of production, access to credit, value addition, and market linkages to provide end-to-end solutions for the establishment of viable enterprises.
23	Imani Collective	Kenya	Mombasa, Kenya	Dignified employment is a key ingredient for economic development and poverty alleviation in developing countries around the world. Over the past five years, Imani Collective's innovative model for providing women, men, and their families with consistent wages, skills training, community, and access to education has proven highly successful at improving artisan livelihoods and well-being.
24	International Rescue Committee	Kenya	Nairobi, Kampala	The International Rescue Committee is working with the IKEA Foundation on a five-year, €30 million (US\$35 million) initiative to develop livelihood opportunities for urban refugees and host communities. The program seeks to provide job support to 20,000 people by facilitating a change in policies and systems to build strong markets and enable refugees and host communities to access city services.

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No.	Organization	Country of Implementation	Region of Implementation within Country (If Available)	Brief Description of the Program
25	Kidogo	Kenya	Nairobi	Kidogo is a social business focused on providing high-quality and affordable early childhood care and education to families living in urban slums. It seeks to improve health and learning outcomes of young children to unlock their potential while creating employment opportunities for women.
26	Komaza	Kenya	Coastal areas of Kenya	<p>Komaza is a social enterprise that turns underused land into thriving microforests, connecting the dots from seeding to sawmill into one integrated business. Farmers provide the land, farming skills, and security—and, in exchange, Komaza provides seedlings designed to grow in the world's toughest conditions, an innovative technology platform to share step-by-step know-how and management, coordinated commercial log harvesting, and a ready market for the wood.</p> <p>Eucalyptus is one of the most efficient biological machines for growing wood—plus, when used properly, it can help restore highly degraded sites. Komaza is committed to preserving and restoring the natural environment and has worked with leading foresters and conservationists to ensure that their planting is responsible and safe. Eucalyptus can cope with poor soil and drought conditions, where much else will not grow. It is fast growing, low-maintenance, and regrows from stump after harvesting.</p>
27	Kujenga Maisha East Africa (KUMEA)	Kenya	Busia, Siaya and Vihiga	KUMEA's western dairy project was initiated in February 2020 to improve livelihood opportunities for women and youth groups in Busia, Siaya, and Vihiga counties. The project was delayed by COVID-19 restrictions but resumed in August 2020. The church coordinator mobilized groups to participate in capacity building forums for goat rearing and management, conducted August 11–13, 2020. The training took place in two venues simultaneously: the Busia group convened at the Funyula Trading Center, and the Siaya (Yala) and Vihiga groups convened at the Ebuyangu New Apostolic church.
28	Livelihoods	Kenya	Garissa, Isiolo, Kilifi, Kisii, Kisumu, Kwale, Lamu, Machakos, Mandera, Marsabit, Meru, Mombasa, Nairobi, Nakuru, Narok, Samburu, Taita-Taveta, Tana River, Turkana, Wajir, West Pokot	By offering training and job opportunities, Livelihoods provides opportunities for unemployed youth and women to work their way out of poverty. This door-to-door distribution network of youth and women from slum communities also brings clean-energy products that improve the health and quality of life into these communities. In addition, Livelihoods products prevent harmful emissions, reducing deforestation and climate change.

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29	Mercy Corps	Kenya	Northern Kenya ASALs	Mercy Corps, a program funded by USAID, is aimed at improving the resilience of people experiencing stress and reducing poverty, household hunger, and chronic undernutrition through collective action; by expanding viable economic opportunities; by strengthening formal and informal institutions, systems, and governance; and by improving human capital.
30	Nashulai Maasi Conservancy	Kenya	Narok	Under its mixed-use model pooling of its 5,000 acres, the Nashulai Maasi Conservancy tore down all fencing, creating a common area where it reverted to rotation grazing and reopened a key migration corridor. In only four years there has been a massive restoration of the ecosystem, home to several endangered species, an elephant nursery, and a bird sanctuary. The conservancy invested in education and funded sustainable development programs to benefit the entire community. It built a primary school, acquired a school bus, and started a communal gender parity Bursary Fund that provides a postprimary education to 62 children. It built a potable water system, reducing waterborne diseases and infant mortality. It empowers women and girls through education, campaigns against female genital mutilation that reached over 1.5 million people, and female-led cooperative enterprises.
31	World Bank Group			In India, the World Bank invested almost US\$2 billion over 15 years from the early 2000s to 2020 to support rural livelihood projects. These projects focused on empowering women-only self-help groups and their federations. The Indian government adopted this approach and launched the National Rural Livelihoods Mission, which has mobilized over 70 million rural women across India to enhance their livelihoods. This has resulted in more than US\$50 billion of financing from formal financial institutions. The World Bank Development Economics Group (DEC) and other stakeholders have conducted several studies on this approach and its contribution to women's economic empowerment. Here is the link to the evidence and lessons from several studies undertaken by the DEC and other key stakeholders.
32	Nuru Kenya	Kenya	Migori, Homabay	Nuru Kenya helps Kenyan farmers and their families lift themselves out of extreme poverty by helping farmers move from subsistence farming toward building thriving farmer-owned and farmer-led cooperative agribusinesses.
33	Pastoralist Girls Initiative	Kenya		Pastoralist Girls Initiative works empowers the most vulnerable members of the community to champion their own rights. It focuses on pastoralist girl children and women, aims to reduce gender disparities, extreme poverty, poor health, and gender-based violence. It believes that sustainable community development can only be achieved if marginalized people are involved in the community dialogue.

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No.	Organization	Country of Implementation	Region of Implementation within Country (If Available)	Brief Description of the Program
32	Pragya Kenya	Kenya	Kakamega County, Turkana County, Samburu County	<p>Pragya Kenya is working toward the sustainable development of the most vulnerable and underserved regions of the African continent, and the vulnerable and marginalized communities that inhabit them, as well as the conservation of their sensitive ecosystem. Grassroots projects are being undertaken in the remote and deprived parts of the highlands of East Africa and in the dryland savannah belt. Research on critical issues and policy needs is followed by necessary advocacy and support to other state and nonstate actors.</p> <p>Pragya's livelihoods work in Kakamega equips smallholding farmers with the knowledge and capacity to sustainably cultivate high-value medicinal plants as a livelihood option, reducing the need for wild harvesting and helping rural communities in Kenya harness this natural resource as a way out of poverty.</p> <p>Pragya trains smallholder farmers in cultivation protocols for selected species with high market demand and provides start-up support so communities can establish their own plantations and begin putting knowledge into practice. To aid the initiative's grassroots intercommunity dispersion and sustainability, Pragya supports the formation of village medicinal plant nurseries equipped with greenhouses and irrigation facilities to ensure the availability of high-quality seeds and saplings to local cultivators. It trains traditional medicine practitioners and experienced local farmers to manage these nurseries, from which they can derive additional income.</p> <p>An essential aspect of this work is securing market access and ensuring that produce is ready for market. Pragya trains smallholding farming communities in postharvest processing of and value-addition to the produce, as well as packaging and storage solutions and quality assurance. Pragya has previously conducted a comprehensive value chain and market potential analysis for medicinal plants in the region. This, in combination with its local knowledge and networks, enables it to secure links with local and regional buyers, cutting out middlemen and negotiating fair prices for equitable trading relationships. Pragya facilitates buyer-seller meetings where medicinal plant farmers can interact with national-level buyers to discuss sales.</p> <p>As part of Pragya's commitment to gender equity, its medicinal plant initiatives focus on women farmers. The project is therefore calibrated to promote women's economic empowerment and independence.</p>

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33	Salimia Energy Limited	Kenya		Salimia Energy is a start-up renewable energy company established in 2019. It delivers a clean cheap cooking fuel alternative at a lower cost. It aims to reduce detrimental health impacts and environment risks, such as pollution and deforestation.
34	Save the Children	Kenya	Northern Kenya ASALs	Save the Children works with partners to strengthen resilience and sustainable livelihoods, which includes delivering cash transfers and providing life-skills training to young people. It also offers financial services through savings groups and trains women and youth on nutrition-sensitive agriculture and production.
35	SNV	Kenya	Various locations	SNV and its partners CLASP, Renewvia, MECS, GIZ, and the United Nations High Commissioner for Refugees are implementing a project to pilot the use of electric pressure cookers among refugee and host community households and among small and medium enterprises connected to the solar mini-grid in Kalobeyi Integrated Settlement, Kenya. The project, which is funded under the Energising Development (EnDev) innovation window, will be implemented from November 1, 2021, to October 31, 2022.
36	Technoserve	Kenya	Elgeyo-Marakwet, Embu, Garissa, Isiolo, Kiambu, Kilifi, Kirinyaga, Kwale, Machakos, Makueni, Marsabit, Meru, Mombasa, Murang'a, Nairobi, Nyandarua, Nyeri, Samburu, Tana River, Tharaka-Nithi, Turkana, Wajir	The program facilitates improved dairy production, business practices, and market access by supporting the formation of competitive dairy business hubs and the application of knowledge.
37	Technoserve	Kenya	Nairobi	In Kenya, where they are known as dukas, these small retail shops supply roughly 80 percent of consumer goods and are often run by women or families. But dukas face many challenges to efficiency, resulting in lower earnings for their owners. In partnership with the elea Foundation and Citi Foundation, TechnoServe is working to increase the profitability of 840 high-potential shops in Nairobi, the majority of which are women-operated or women-owned. Launched in late 2015, the Smart Duka initiative builds on the success of a similar effort in Latin America. The project provides one-on-one consulting and group training to improve marketing and merchandising; general business skills; relationships with lenders, suppliers, and customers; and coordination among shops. The project is also exploring practical digital solutions that will enable Nairobi's shopkeepers to efficiently manage inventory and make mobile payments.

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38	The BOMA Project	Kenya	Garissa, Isiolo, Marsabit, Samburu, Turkana, Wajir, West Pokot	The BOMA Project's Rural Entrepreneur Access Project is a gender-focused model built on a globally validated proof of concept. It helps pastoral families by mapping the barriers to overcoming extreme poverty and then implementing a series of sequenced interventions with a defined exit strategy.
39	The Green Belt Movement	Kenya	Nyandarua County: Kinangop; Murang'a County: Kiharu	The Green Belt Movement is an environmental organization that empowers communities, particularly women, to conserve the environment and improve livelihoods. Its mission is to improve environmental management, community empowerment, and livelihoods using tree-planting as an entry point.
40	The Lutheran World Federation	Kenya	Kakuma, Turkana West/Dadaab, Garissa	The sustainable livelihood sector of The Lutheran World Federation enables vulnerable groups to achieve sufficient and sustainable livelihoods through skills development at vocational training centers and capacity building for village savings and loan associations.
41	Trócaire	Kenya	Northern Kenya ASALs	Trócaire works with over 20 local partner organizations across all levels of Kenyan society. Its work addresses both the symptoms of poverty and marginalization as well as the underlying causes of such poverty. Its integrated gender and HIV work seeks to challenge gender inequality. It is focused on the empowerment and protection of women and girls, particularly those at risk of experiencing violence, abuse, and HIV infection. The organization raises awareness and knowledge about women's rights in communities, supports several clinics in city slum areas that provide treatment and care to poor communities, and addresses gender norms that can be barriers to changing attitudes and behavior by working with men and boys.
42	United Nations High Commissioner for Refugees (UNHCR)	Kenya	Kakuma, Turkana West	KISED initiative was developed by UNHCR around the choice theory approach, the main aim of which is to create an enabling environment where inclusive service delivery and local capacities are strengthened, legal frameworks and policies are improved, a conducive environment for investment and job creation is promoted, and community resilience is strengthened. It also aims to build people's skills and capabilities to successfully function in this new environment and to enhance the overall local economy.

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43	Water and Energy for Food (WE4F)	Kenya		WE4F is a joint international initiative of the German Federal Ministry for Economic Cooperation and Development, the European Union, the Ministry of Foreign Affairs of the Government of the Netherlands, Swedish International Development Cooperation Agency, and USAID. WE4F aims to: increase food production along the value chain through more sustainable and efficient use of water and/or energy; increase income for women and men in rural and urban areas who are at the base of the economic pyramid; sustainably scale innovators' solutions to meet the challenges in the WE4F nexus; and promote climate and environmental resilience and biodiversity through the sustainable, holistic management of natural resources and ecosystems.
44	Womankind Kenya	Kenya	Garissa, Lamu	<p>The Womankind Kenya project is being implemented in Lamu County (Hindi, Mpeketoni, and Witu) and in Garissa County (Ijala and Masalani). It was initiated in response to issues such as gender-based violence, sexual exploitation and abuse, and sexual harassment that followed the initiation of the construction of the Lamu–Garsen highway. As the construction work got underway, the project corridor areas experienced a large influx of workers from other parts of the country. These workers were not accompanied by their spouses, which put girls and young women already vulnerable due to poverty and unemployment at greater risk of being sexually exploited or engaging in commercial sex. The Watoto Watu Project, which seeks to increase women's income, facilitate women's participation in decision making, and enhance women's voices to promote girls and women and to protect them from sexual exploitation and abuse.</p> <p>The project also supports women's economic initiatives, such as promoting dairy goat farming, irrigation farming, and beekeeping, through established community groups. This enables women and young mothers to participate in economic activities for sustained income that supports households and ensures children access to education. The theory of change for this project assumes that increasing women's income and providing them with an enabling decision-making space can enhance their voices in the promotion and protection of girls and women against sexual exploitation and abuse.</p>
45	World Food Program	Kenya	Garissa	The World Food Program has provided 260 farmers from 52 farmer groups over 1,050 modern Langstroth beehives and accessories to boost honey production and allow participants to fully benefit from this highly lucrative industry.

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46	Care Ethiopia	Ethiopia	Tigray, Amhara	Livelihoods for Resilience (L4R) promotes sustainable development, women's leadership, youth employment, off-farm income generation, and the addressing of social barriers that have traditionally constrained women from income-generating activities. It is a five-year, USAID-funded project designed to help the government of Ethiopia find sustainable solutions to chronic food insecurity. It builds on its predecessor program, Graduation with Resilience to Achieve Sustainable Development.
47	EthioChicken	Ethiopia	Oromia, Amhara, Tigray	EthioChicken launched its first breeder farm, feed mill, and hatchery in 2010. In 2014, after several years of research and development, the company introduced the SASSO T451 breed to Ethiopia. The SASSO T451 is a dual-purpose (eggs and meat), hardy, free-range, scavenging chicken that thrives at rural smallholder farms.
48	FUNDACAO MASC	Mozambique		The URITHI program is based on an integrated approach and is structured under five mutually reinforcing blocks: (1) democratic governance, peacebuilding, and social cohesion; (2) improved access to basic services; (3) rural livelihoods; (4) resilience and income generation
49	Oromia Pastoralists Association	Ethiopia	Addis Ababa	Oromia Pastoralist Association (OPA), was founded in June 2006 by group of community activists who came together from pastoralist areas (Bale, Borana, East Hararge, East Showa, Guji, and West Hararge) in the Oromia region with the overall aim of encouraging the participation and decision making of pastoralists in local policy processes impacting their livelihoods and supporting local efforts to address the chronic levels of poverty and vulnerability faced by pastoralists due to natural or man-made disasters.
50	Oxfam GB	Somaliland		Oxfam's Somaliland-Ethiopia Cross Border Drought Preparedness Project is implemented as a component of Oxfam GB's 15-year regional pastoral initiative that covers six countries in the Horn of Africa and East Africa. It is divided into three-year phases. In the Somali region of Ethiopia, implementation began in 2002 and is now in its second phase, while in Somaliland, the first phase started in 2005. The first phase of the project ran from January 2008 to June 2009. The second phase, funded under the European Commission Humanitarian Office Regional Drought Decision, was a 12-month project implemented in partnership with HAVOYOCO (Horn of Africa Voluntary Youth Committee) that ended in June 2010.
51	The Center for Accelerated Women's Economic Empowerment (CAWEE)	Ethiopia		Established in 2004, CAWEE is one of the pioneer nonprofit trade promotion membership organizations operating in the country. It provides promotional and capacity building support services that target existing and potential or emerging women exporters involved in small and medium enterprises through the provision of multiple support services.

No.	Organization	Country of Implementation	Region of Implementation within Country (If Available)	Brief Description of the Program
52	United Nations Capital Development Fund	Uganda	Northern Uganda	The Development Initiative for Northern Uganda is a program of the Ugandan government, supported by the European Union, with the overall goal of consolidating stability in Northern Uganda, reducing poverty and undernutrition, and strengthening the foundation for sustainable and inclusive socioeconomic development. The aim is to improve access to finance for small and medium enterprises engaged in agricultural value addition, improve the stock and quality of the district's road assets, increase local fiscal space, and improve local service delivery.
53	Organization for Women in Self Employment (WISE)	Ethiopia		<p>WISE works with low-income self-employed women and girls to help them achieve self-reliance and improve the quality of their lives. Its major focus area is the economic and social empowerment of women and girls and thereby the improvement of their position and condition in society.</p> <p>To date, over 44,000 women and girls have been reached through 90 savings and credit cooperatives that have been established in Addis Ababa. These women and girls received assistance in initiating or expanding their preferred lines of microenterprise operations by organizing into cooperatives and accessing various financial and nonfinancial services. Furthermore, an umbrella institution of the cooperatives, referred to as a union, has been established to ensure the sustainability of services when WISE ceases its direct support to the cooperatives.</p>
54	Agha Khan Foundation	India	Bihar	The Agha Khan Foundation seeks to transform and improve the quality of life for landless and marginal farming households in Bihar, India, by improving small ruminant production. Women who formed self-help groups under the Bihar government's JEEViKA program will form goat producer groups as part of Project Mesha.
55	Anthra	India	Maharashtra	Anthra documents the knowledge that women livestock keepers and pastoralists in Maharashtra have related to livestock rearing systems, produce and processing, breeding, and health.
56	Centre for Collective Development	India	Andhra Pradesh, Telengana, Maharashtra, Jharkhand, Karnataka, Rajasthan	The Centre for Collective Development works with small and marginal farmers to improve their livelihoods by educating them in collective methods of pool and sell, processing, market links, and sustainable agropactices.
57	Centre for Pastoralism	India	Gujarat, Uttarakhand	The Centre for Pastoralism engages in research, rights advocacy, and livelihood improvement of pastoralist communities by focusing on specific by-products, such as milk and wool.

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58	Child Fund India	India	Maharashtra, MP	<p>WHEEL impact bond helped marginalized tribal women in Maharashtra and Madhya Pradesh become self-reliant and feel empowered by training them to become poultry microentrepreneurial farmers.</p> <p>The Poultry for Profit project is aimed at equipping tribal women, ages 18–40 and living below the poverty line from 10 villages in Dhar District, Madhya Pradesh, with entrepreneurial and financial inclusion skills to create an alternate source of livelihood other than poultry farming.</p>
59	Heifer International (partnership with Cargil CSR)	India	Mayurbhanj, Odisha	Heifer International, in partnership with Cargil CSR, ensures food security, enhances livelihoods, and increases awareness of and education about poultry production and consumption. It also increases access to products, services, solutions, and markets. It is focused on women farmers and the formation of collectives.
60	Maldhari Rural Action Group	India	Gujarat	The Maldhari Rural Action Group mainly works for the regeneration, conservation, and protection of common property resources on which mobile communities/pastoralists depend. It includes a livelihood component that encourages youth and women to engage in traditional livelihoods and traditional traits such as handicraft and embroidery.
61	National Small-Holder Poultry Development Trust	India	Maharashtra, Assam	The National Small-Holder Poultry Development Trust, funded by Tata Trust, promotes producer collectives, and connects women poultry farmers to the market. It also trains women to start and run successful poultry enterprises.
62	Society for Elimination of Rural Poverty	India	Andhra Pradesh, Telengana	The Society for Elimination of Rural Poverty is state-level poverty alleviation program that supportswomen self-help groups to promote farm and off-farm livelihoods. The self-help groups are also used as a platform to address wider social and gender issues, such as substance abuse, intimate partner violence, and child labor.
63	Timbaktu Collective	India	Andhra Pradesh	The Timbaktu Collective creates assets for landless agricultural laborers by promoting the rearing of small ruminants, supporting the thrift and credit activities of a landless laborers cooperative, and developing a meat enterprise for the cooperative.

ASAL = arid and semiarid land; GIZ = Deutsche Gesellschaft für Internationale Zusammenarbeit GmbH; NGO = nongovernmental organization;

USAID = United States Agency for International Development.

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