



Africa Philanthropy Network
THE VOICE AND ACTION FOR AFRICAN PHILANTHROPY



WOMEN AND PHILANTHROPY IN KENYA

APN, 2023.



TABLE OF CONTENTS

TABLE OF CONTENTS	2
LIST OF TABLES	3
LIST OF ABBREVIATIONS AND ACRONYMS	1
ACKNOWLEDGEMENTS	2
BACKGROUND	1
1.1 Background on African Women’s Philanthropy.....	1
1.2 Problem Statement	1
1.3 Objectives of the Study	2
1.4 Scope and Delimitation of the Study	2
1.5 Methodology.....	2
STATUS OF WOMEN’S EFFECTIVE PARTICIPATION IN AFRICAN PHILANTHROPY IN KENYA.....	4
2.1 Good Practice in Women’s Philanthropy	4
2.2 Barriers and Challenges to Women Participation in African Philanthropy	5
2.3 Women’s Actual Needs	5
2.4 Values Upheld by Women	6
2.5 Opportunities for Women Participation in African Philanthropy	6
ANALYSIS OF THE ENVIRONMENT FOR WOMEN’S PARTICIPATION IN PHILANTHROPIC GIVING	7
3.1 Motivational Factors.....	7
3.2 Strategies Used for Giving.....	7
3.3 Target Population and Sector	8
3.4 Spending Pattern and Decisions to Give	8
3.5 Analysis of The Enabling Environment for Women’s Organizations and Women-Led Businesses.....	10
SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS	14
4.1 Conclusion.....	14
4.2 Recommendations	14
REFERENCES	17

LIST OF TABLES

Table 1: Field of intervention of the associations and companies surveyed.....	25
Table 2: Classification of organisations by turnover.....	26
Table 3: Number of employees in the organisations.....	26
Table 4: Analysis of the determinants of donations by associations and companies.....	27
Table 5: Analysis of the current and/or enabling environment for women's organisations and businesses ...	32
Table 6: Analysis of the unfavourable environment for women's organisations and women's enterprises	34
Table 7: Community philanthropy initiatives to be promoted in this project.....	37
Table 8: Recommendation for an enabling environment for women's organisations and women entrepreneurs.	40
Table 9: List of associations	45
Table 10: List of companies	46

LIST OF ABBREVIATIONS AND ACRONYMS

APN	--	Africa Philanthropy Network
EAPN	--	East African Philanthropy Network
FCDC	--	Frontier Counties Development Council
GfC	--	Giving for Change
HNWIs	--	High Net-Worth Individuals
ITA	--	Income Tax Act
KCDF	--	Kenya Community Development Foundation
KNBS	--	Kenya National Bureau of Statistics
LREB	--	Lake Region Economic Bloc
MFA	--	Ministry of Foreign Affairs
MSMEs	--	Medium Small Micro Enterprises
NEET	--	Not in Education and Training
NGOs	--	Non-Governmental Organizations
NOREB	--	North Rift Economic Bloc
PBO	--	Public Benefits Organization
SDGs	--	Sustainable Development Goals
WPI	--	Women Philanthropy Institute

ACKNOWLEDGEMENTS

APN expresses sincere appreciation for the invaluable support received from everyone involved in bringing the Women and Philanthropy study to fruition. Your dedication and efforts in planning, organizing, and executing this project are deeply appreciated, and we recognize the significance of your contributions.

We would like to express our appreciation to the Dutch Ministry of Foreign Affairs (MFA) for their generous financial support through the Giving for Change (GfC) program. Additionally, special acknowledgment is given to Ms. ElyJoy Kithure Masila, the consultant, for her steadfast dedication and commendable efforts in conducting research and preparing this report. Our gratitude also extends to the respondents who willingly volunteered their precious time and insights, contributing valuable information that has enabled the completion of this report. Recognition is also extended to the leaders of Kenya Community Development Foundation (KCDF) under the GfC program for their invaluable technical guidance in commissioning and overseeing the consultant's work.

Specifically, we extend our gratitude to the Dutch Ministry of Foreign Affairs for their generous funding through the Giving for Change (GfC) program. Special recognition is also extended to the consultant, for her unwavering commitment and commendable work in researching and preparing this report. We acknowledge the heads of under the GfC program for their invaluable technical guidance in commissioning and supervising the consultant's work.

Our thanks extend to all members of the GfC consortium for their advice and input, crucial in ensuring the timely and high-quality completion of this assignment. Your collective input has added depth and substance to this publication, highlighting fundamental community philanthropy issues that you have shared. We recognize that without your collaboration, this report would not have achieved the impactful insights it now presents.

BACKGROUND

1.1 Background on African Women's Philanthropy

African women-led philanthropy is gaining traction around the world. In the United States, for example, Black women organizers, philanthropic women leaders, as well as philanthropists propelled themselves into positions of leadership that transformed resource mobilization strategies. In 2020, for example, against a backdrop of tragedy of the murder of George Floyd, organizations ranging from local community organizations to higher education raised hundreds of millions of dollars for racial justice, social policy, medical research, and pandemic relief.

In recent decades, African countries have also witnessed the rapid advancement of women-led philanthropy and charitable giving largely through impact investments, collective giving, and pooled funds. At the heart of this philanthropy is charitable giving from African women. Some of the core guiding principles responsible for their philanthropic activism include community building and advancement, leveraging access and equity, religion and faith, and sparking change within their communities and beyond.

In addition, African women in apex socio-economic and political positions have been using their positions of influence to drive structural change and move the field away from a charity model and its paternalistic practices to a model that is more equitable, inclusive, and just. This is done through mobilizing all resources, not just grant-making budgets, and interrogating and investigating policies and practices within the sector, which relate to operations, recruitment, and investments (McQueen, 2021).

As a result, African women are becoming more interested in philanthropy and charitable giving. This includes working with organizations like the African Philanthropy Network (APN), which brings together philanthropy support institutions as well as civil society member organizations serving various forms of philanthropy in 48 African countries. APN was founded in 2009 as a space for African institutions to interrogate as well as intervene in the power dynamics that shape how resource mobilization, distribution, and spending impact the possibilities of transformative change in Africa. It is the only continent-wide network of organizations and individuals in Africa and its diaspora that promotes the culture of philanthropic giving.

1.2 Problem Statement

Africa has a long history of philanthropy, characterized by solidarity and a desire to share and care for one another. These values are frequently found in women's charitable giving, which has been ignored, marginalized, or forgotten. Women's growing involvement and influence in philanthropy has gone largely unnoticed. Women are frequently 'decision-makers,' and they have the potential to mobilize domestic resources. Statistics that reflect how wealth is attributed in African communities under-represent the impact of women's philanthropic giving models. According to research, an increasing number of women in rural and urban areas are involved in various forms of philanthropy (WPI, 2015).

Philanthropic interventions by African women are an important feature of African philanthropy because they go beyond financial assistance. Their philanthropic impact differs from that of their male counterparts due to their

willingness to take on 'harder' issues, such as those that are less likely to be quantifiable or that affect individuals on the margins of society. When deciding what causes to take on, women's motivation for giving is driven by what they feel must be done, and thus have a more genuine impact.

Lamentably, while African women philanthropists are critical to the growth of the philanthropic space, they are frequently overlooked. Furthermore, there is a recent realization that African women's philanthropic methods are capable of producing long-term social change. Furthermore, the unique role and impact of funds raised through African women's philanthropy is set to grow as the world enters a new phase of sustained unpredictability and uncertainty. There is a particular emphasis on feminist solutions to issues of gender-based violence, disability justice, mental health, sexuality, and sexual rights, including the rights of LGBTIQ+ people, as well as a variety of strategies such as advocacy and movement building.

In this regard, this study sought to increase the understanding and amplify the role of women as potential actors in community philanthropy in Kenya.

1.3 Objectives of the Study

The overall objective of this study was to increase the understanding and amplify the role of women as potential actors in community philanthropy in Kenya. Specifically, the study was aimed to focus at:

- i. To elaborate and organize key definitions and criteria to identify the list of women-led organizations and women philanthropists according to the current literature and country context;
- ii. To identify women-led organizations representing a diversity of the key population groups and document their good practices, values in giving, supported sectors, how decisions are made on what to support, challenges and opportunities for effective women's participation in African philanthropy;
- iii. To appreciate and document the gains by women philanthropists in Kenya.
- iv. To identify women enterprises/investments and assess their assets, spending patterns, amounts of donations, strategies for donations/giving, sectors supported, and how decisions are made and their investments, as well as challenges and opportunities for effective women's participation in African philanthropy;
- v. To analyze the state of the enabling environment, both legal and fiscal that affects women-led organizations and women enterprises or investments;
- vi. To develop a road map that includes recommendations, potential partnerships, and implementation strategies for co-creating actions to harness women-led philanthropy in Kenya.

1.4 Scope and Delimitation of the Study

The study focused on women and philanthropy in Kenya. There are several aspects of philanthropy, but the study chose to focus on the aforementioned focus due to its critical role in unlocking the potential that has been sub-optimally tapped. The results of the study will present the overall characteristics of women and philanthropy in Kenya. The County-level regional economic blocks were selected to aid data collection and enhance representation of the sample. The study findings will bridge the existing knowledge gaps by highlighting the existing innovations, policies, and practices within the country.

1.5 Methodology

This study adopted an exploratory design. The study targeted women actors within the philanthropy space, women-led organizations, women-led and owned enterprises, policy leaders, people with specialized knowledge

on philanthropy, tax experts, as well as governance practitioners. At least two women from women led organizations and women led enterprises/investments totaling to 28, were selected per the regional economic block in order to ensure regional representation in the study; Frontier Counties Development Council (FCDC) (Garissa, Wajir, Mandera, Isiolo, Marsabit, and Tana River); North Rift Economic Bloc (NOREB) (Uasin Gishu, Trans-Nzoia, Nandi, Elgeyo Marakwet, West Pokot, Baringo, Samburu and Turkana); Lake Region Economic Bloc (LREB) (Migori, Nyamira, Siaya, Vihiga, Bomet, Bungoma, Busia, Homa Bay, Kakamega, Kisii, Kisumu, Nandi, Trans Nzoia and Kericho); Jumuia ya Kaunti za Pwani (Taita Taveta, Lamu, Kilifi, Kwale and Mombasa); South Eastern Kenya Economic Bloc (Kitui, Machakos and Makueni); Mt. Kenya and Aberdares Region Economic Bloc Comprising (Nyeri, Nyandarua, Meru, Tharaka Nithi, Embu, Kirinyaga, Murang'a, Laikipia, Nakuru and Kiambu); the South Rift Region Economic Block (Kajiado and Narok); and the Capital, Nairobi City.

Data was collected using two methods i.e., primary and secondary data. Secondary data was collected using a desk review of existing literature to generate information on socio-cultural, economic, and political context, policy solutions on the state of the enabling environment, both fiscal and legal that affect women's participation in philanthropic giving. This approach also helped in collecting data on the policy environment. Primary data was collected using key informant interviews targeting informants from women-led organizations to assess their asset bases, examine their giving patterns, and explore their preferred sectors, amounts of giving, and strategies of giving while also documenting how the giving decisions are made and highlighting challenges and opportunities within women's philanthropy landscape.

STATUS OF WOMEN'S EFFECTIVE PARTICIPATION IN AFRICAN PHILANTHROPY

2.1 Good Practice in Women's Philanthropy

Across the continent, more women-centric charitable organizations and giving circles are emerging. This has been influenced by the fact that around 10% of ultra-high-net-worth individuals are women. Moreover, women are also leading foundations, groups and enterprises as executives, advisors, driving community giving initiatives, and social impact in the public and private sectors. As a result of their giving and that of their organizations, women's funds, knowledge, and skills are significantly addressing myriad development challenges facing communities. Additionally, female benefactors are contributing around 14% of high net-worth individuals (HNWIs') total donations towards social justice. According to the Women in Philanthropy Report (2014) published by East African Philanthropy Network (EAPN), women are motivated to give based on emotional responses to religious, social, personal, and environmental issues. At the community level, most of the beneficiaries of women's giving are vulnerable groups within society. At the formal level, women-led organizations have been focusing on creating and supporting social change projects and campaigns.

Horizontal Philanthropy

A notable practice is philanthropy and charitable giving based upon embeddedness, reciprocity, and obligation in gifting practices. This resonates with much of the gifting practices by women in Kenya, where direct giving happens at the household and community level, involving mutual exchanges by people with similar socioeconomic characteristics giving to each other; a phenomenon labelled horizontal philanthropy (Wilkinson-Maposa and Fowler, 2009; Mati, 2016).

This practice is largely horizontal in nature and largely informs informal philanthropy. Informal philanthropy is almost entirely culturally and socially driven and includes giving time to address a need, or share a conversation on a personal problem or problems of a member of the community. Women philanthropy in this context is also reflected by women addressing what the society may consider minor like sharing food, giving shelter to a neighbor, caring for a child, the sick, and elderly. These may not be documented and yet it's a form of philanthropy. This practice is enforced by the way women are socialized to empathize with others in the extended family and in the community, coupled with the gender role where women are nurtured as care givers.

Cultural and Religious Philanthropy

The second practice is the utility of culture and religious ties in philanthropy and charitable giving amongst women in Kenya. Cultural and religious ties form an integral part of informal philanthropy. Kenyan women are connected to each other through their ethnic groups, clans, and extended families. These ties allow for stronger networking across all divides irrespective of social status. They support each other on all occasions such as weddings, illness, disaster, and funerals.

During the study, women across the social divide outlined that their contribution was not always valued in monetary terms but inclusive of time spent taking care of immediate and extended family members, the sick, elderly and people with disability. While elite women mentioned their ability to pay for caregivers, they indicated that most of the time they found themselves spending unaccounted for time taking care of family members, while women in the low-income bracket and those not in education or training were more predisposed to unpaid care work as a form of philanthropic giving that remained unaccounted for or documented.

A key informant from West Pokot noted that she could have employed someone to take care of her sick aunt but chose to take on that role as a way of expressing appreciation for the support she had received from her family when she building her home from scratch. Another female community leader from Kwale explained that she had to raise her neighbor's orphaned children who were suffering neglect from their close relatives. She accommodated them in her house, provided food, clothing, and sourced County scholarships for their education. She noted that she strongly believed that she was a philanthropist in her own space as she had never seen the need to announce what she was doing for these children.

Rational Philanthropy

The third practice is instrumental and/or rational philanthropy and charitable giving in the formal sector. This practice tends to be vertical and is premised on the economic rational choice theory. , According to this perspective, women entrepreneurs' civil society organizations treat gifting as a purely utilitarian, market-based exchange between individuals, motivated by the giver's anticipation of a reward (Barman, 2017; Boudon, 1981; Halfpenny, 1999). This view is widely used to explain corporate philanthropy's instrumentally oriented gifts that gain favour with customers, employees, and the local community (Barman, 2017). Alternatively, it is part of risk management and "reputational benefit", as opposed to moral compulsion (Mati, 2017, p. 71).

Women political leaders for instance, use philanthropy and charitable giving as a means to reap reputational benefits of philanthropy. A good example is the Nairobi County Woman Member of Parliament, Hon. Esther Passaris, who pledged Kshs. 3 million towards the training of 50 female referees and supported ailing football clubs in Nairobi to enhance empowerment of youth in 2021.

Such giving can equally be observed in philanthropic interventions undertaken by women-led enterprises. For instance, Dorcas Muthoni, founder and Chief Executive Officer of Open World Ltd explained that they have trained many women in most African countries that have AfChix chapters, who in turn have become trainers and have trained other women. They have also started a mentorship programme in high schools which involves bringing together girls from secondary schools across Kenya and inviting women engineers, women web developers, and women computer engineers to mentor the girls and give them advice.

2.2 Barriers and Challenges to Women Participation in African Philanthropy

There are a number of challenges bedeviling women philanthropy in Kenya. First, there is a lack of implementation of legislation and policies which encourage growth of Philanthropy. This is due to the fact that while there are tax exemption policies and legislation on donations made for the social good, the process of applying is complicated, time consuming and not widely known to many people. Secondly, gender and power dynamics at the socio-economic level heavily disadvantage women and thus limit the level and extent to which women engage in philanthropy. Additionally, there is a dearth of structured platforms for growing philanthropy since most women philanthropists lack organized structures that they can use to coordinate and upscale their giving.

2.3 Women's Actual Needs

The study found that first, women have physiological and psycho-social needs such as the need to belong, the need for high self-esteem, and the need to give to society. These needs have helped them to respond to society's philanthropic needs. As such, the most generous and joyful givers are women who have moved on up to another level with regard to fulfilling personal needs. They have achieved enough success (emotionally and financially) that they do not have to worry as much about their own security. Belonging and esteem are based more on

relationships and their own accomplishments rather than on memberships or conspicuous consumption. More importantly, women put a higher value on relationships with people and organizations that are helping them extend their own values. This is often the driving force underlying their involvement and charitable giving.

Secondly, women's desire for self-actualization i.e., the need to accomplish something meaningful that would represent the full potential of one's abilities and resources. This is a driving force behind women's need to give, and active participation in formal or informal philanthropy. Women at every stage in life think about meaning and purpose to some degree, but for those who have pretty much solidified the basic needs for security, belonging, and esteem, meaning, purpose and legacy become a singular focus; for example, successful Kenya women entrepreneurs like Senator Tabitha Karanja says her calling to philanthropy is about developing the entrepreneurship skills of young men and women, and stewardship.

2.4 Values Upheld by Women

Women uphold values propped up by cultural norms and socialization. These values include the call and commitment to care for the vulnerable such as children, the elderly and the sick. As such, they value the call to offer voluntary services during social occasions. As a result, they learn to periodically give their time freely.

Secondly, women value charitable giving. As such, even though society deems the average economic ability of women as lower than that of men, they still share the little they have in-kind with family members and the community in general. They share a match box to light a fire, food, and all other household items as part of their communal responsibility and social investment as members of a community.

2.5 Opportunities for Women Participation in African Philanthropy

The study found out that there are a number of opportunities for growing local, women-led philanthropy within the Kenya and African Context. First, the shrinking donor funding has necessitated the need for enhanced funding from local philanthropists. Secondly, as the country nears 2030, the country's targets of the Sustainable Development Goals (SDGs) remain unmet primarily due to lack of enough resources. Local philanthropists thus need to bridge the funding gap in realizing the targets of the SDGs. In addition, there is a need to fight the vagaries of extreme poverty, particularly among vulnerable groups where the core of women philanthropy is domiciled. Another opportunity is in the fight against climate change through mitigation measures such as afforestation, climate change resilience and adaptation programming.

Additionally, there is a need to fill in the gaps left by the shrinking donor funding from the Global North. Moreover, local fundraising is more sustainable than relying on donor funding. This is because the study found out there is a reduction in donor funding for development activities in Kenya, with the country ranked by the World Bank as lower middle income.

ANALYSIS OF THE ENVIRONMENT FOR WOMEN'S PARTICIPATION IN PHILANTHROPIC GIVING

3.1 Motivational Factors

The study teased out the motivational factors underpinning women's participation in philanthropic giving in Kenya. According to the study, women are primarily motivated by compassion, a desire to contribute to the resolution of social problems, the pursuit of professional fulfillment, obedience to religious commands, and their own personal experiences. Furthermore, women engage in philanthropy to better the lives of minorities and the marginalized in society.

Second, they seek to maximize their participation in socioeconomic issues requiring volunteer work, as well as to address the societal vagaries of poverty. Furthermore, they hope to use philanthropy and charitable giving to foster relationships among community members while also enhancing and developing support for local culture, increasing self-confidence, and completing facility infrastructure in their communities. The moral and cultural responsibility to give is linked to the same. Most women believe that giving is a moral obligation. Women are also motivated by empathy, especially in the aftermath of a tragedy, so they will donate to charities or organizations to show their support and solidarity.

Furthermore, women give more when they are confident in their financial security, as they will be able to donate without jeopardizing their own or their loved ones' futures. Giving without risk allows them to give enough to make a difference to a specific charity or cause. Furthermore, women give to their community due to a desire to give back to their community.

3.2 Strategies Used for Giving

Giving can be accomplished through a variety of methods. Volunteering is one of these. Meaningful volunteer opportunities have been used to strengthen and enrich the donor-nonprofit relationship. Furthermore, volunteers are a critical resource for sustaining a community of civil society organizations and civil advocacy spaces. A steady supply of individuals willing to give their most valuable resource—time—is critical for many civil society actors' basic operations. This void has largely been filled by women who volunteer their time and skills to meet the community's socio-economic needs.

The second strategy involves capacity building, training, and mentorship. Coaching or mentoring is an interactive, facilitative process meant to promote learning and development that is based on educational and social learning theories. In Kenya, women led initiatives such as the Keroche Foundation, the Association of Media Women in Kenya and CRAWN Trust have been critical players in the capacity building, training, and mentorship of young female entrants in various industries. Other strategies include direct financial assistance including comprehensive scholarships that enable brilliant but poor girls to access the top high schools that they have qualified for, but cannot afford, contributions through religious groups as well as contributions as part of an institution's Corporate Social Responsibility (CSR).

3.3 Target Population and Sector

In terms of the causes that Kenya Women Philanthropists support, respondents identified the following key sectors:

- ✓ economic development (youth and women 48.57%),
- ✓ democracy and good governance (31.43%),
- ✓ food security (11.43%),
- ✓ health, water, sanitation, and hygiene (5.7%), and
- ✓ gender justice (2.86%).

This classification can be attributed to their perspectives and assessments of their socio-cultural and political environments.

The need for women and youth to be able to earn a living: This aspect is being driven by social groups pushing for economic inclusion of youth and women through affirmative action provisions in Kenya's constitution.

Faith-based giving resources have been used to establish orphanages for children who would otherwise be on the streets, implying a socially significant contribution to welfare services and the inclusion of marginalized populations. They have also made it possible for poor children to attend school and for poor and marginalized communities to receive affordable health care (EAAG, 2012). Food security, health, water sanitation and hygiene are also key to women philanthropists. However, the respondents mentioned that they mostly give in form of handouts thus the bulk of these needs can only be quantified by county and national government.

3.4 Spending Pattern and Decisions to Give

Spending patterns teased out in the study show that 54% of Kenyan women give to support physiological needs that are meant to improve the conditions or state of the beneficiaries; supporting basic needs like food, shelter, clothing, health, and basic education. The second highest pattern was fulfilling the women's sense of belonging and love needs at 17%. The key informants mentioned that they give due to religious beliefs; that they were also helped and supported when they were in need, and to make an impression to family, friends, and colleagues.

At 12% was the need to fulfil their self-esteem. Women entrepreneurs and women leaders mentioned that they give because they believe good things will happen to them in return and that it is expected of them by the community; it is a sign of good deeds that keeps them humble and grounded. At least 10% were at the self-actualization level which is explained by how the women mentioned that it reminded them of how blessed they are, as it reflects their ability to mentor and lead by example. Others explained how they felt uplifted and in great spaces of self fulfilment.

Secondly, philanthropic practices are informed by a belief that by giving, one is "sowing for a future and expects to reap some benefit when it is their turn of need". This is largely shaped by widespread precariousness manifesting in post-COVID 19, climate change, new political leadership with high unemployment rates, epidemics, natural or manmade disasters, and low state capacity in delivering welfare services and public goods. This is also echoed by public opinion surveys consistently showing that Kenyans believe that the government is not doing enough to improve the living standards of the poor. The philanthropic impulse in these socio-economic conditions is affectual, driven by an emotive desire to assist those in dire need. This was well captured by participants who cited socio-economic realities, socialization, family background, personal education and training, and the fact that

they came from poor backgrounds and have been recipients of other people's help, as drivers of their giving practices.

For instance, Agnes Leina, the Executive Director Ilaramatak Community Concerns explained that she has assisted many girls and boys who have graduated and they in turn, have helped others. She implored that she expected them to return the favour by supporting others in a similar fashion by promoting good health through elimination of harmful cultural practices and access to education. These sentiments were echoed by Dorcas Gibran, promoted person Sauti Ya Wanawake wa Pwani, who pointed out that having volunteered in the community for a very long time without any personal direct returns, she appreciates that she has saved many lives, promoted, and created platforms where the voices of girls, women, and people with disability in her community are not only heard but able to hold duty bearers accountable for their actions. She supported the formation of 'Save a queen' campaign in a bid to ensure girls empowerment across the coastal region in Kenya. Nobody gives them money, but they have mobilized women from the different Sauti ya Pwani chapters to work with them on this and many other projects which have later received funding.

Additionally, Hon. Waithera Chege, a parliamentarian and member of the Kenya Women Parliamentary Association (KEWOPA) pointed out that they give because they were supported at one point in their lives and cannot stand to see people around them suffering. As such, they give to support a needy case and most people have been very grateful, in most situations as they save a life when they give.

This shows that socio-economic precariousness predisposes Kenyan women to practice strong reciprocity as social insurance against adversity. As such, those supported through education scholarships, for example are expected to support others in return. The result is a generalized reciprocity that has also strongly influenced emergence and character of institutionalized self-help and mutual aid practices that fill important social economic gaps such as providing education, housing, and medical care for those that would not get help from government. Embedded in the "economy of affection" (Mati, 2020), the widespread reciprocity helps women philanthropists to get by, despite their social and economic vulnerability, and is adorned in everyday language phrases like 'mtu ni watu' (Swahili for 'an individual's wellbeing is founded on the wellbeing of the collective').

Additionally, spending patterns are also influenced by religious beliefs and values. Kenya has a hybrid of faiths including Christianity and Islam, Judaism, Hinduism, Sikhism, Buddhism, and Jainism. According to the 2017/18 Afrobarometer survey, 64.2% of Kenyan women belong to a religious group. Giving to and serving other human beings is a key principle in all faiths (EAAG, 2012). Faith influences go beyond mere engagement, to the type and focus of individual women philanthropy, signifying distinctions between different faiths. For example, a participant indicated that her philanthropic practices are geared towards social justice because she grew up as a Catholic where social justice and action-oriented faith is deeply ingrained in the way she interacts with the world. Additionally, religious beliefs and values play a critical role in women motivation for philanthropy. For example, she volunteers as a Sunday school teacher in her church, and deliberately inculcates the value of giving to children, with the hope that giving becomes a lifelong value in the lives of the young ones. Faith-induced giving can often be oriented towards giving for its own sake because all faiths decree that those who have should give to those in need (Bornstein, 2009).

3.5 Analysis of the Enabling Environment for Women's Organizations and Women-Led Businesses

Registration

Registered firms in Kenya are more likely to grow than those that are not. This is because it enhances their credibility and leverage in pursuing formal business opportunities. In theory, this should provide a strong incentive for women to formalize their businesses and register. But, in practice, most women-owned businesses remain unregistered. The study found out that there are bureaucratic barriers that prevent women from registering their businesses. About 85% of women owned Micro, Small and Medium Enterprises (MSMEs) are in the informal sector. Lack of knowledge about the registration process and its requirements is one reason why so few women register their businesses. Many women entrepreneurs operate at the micro-enterprise level, and they do not think the small size of their business warrants registration. Majority of women entrepreneurs in informal sector think they do not need to register because they have too little income.

Moreover, registration is hampered by difficult business procedures, placing a particular burden for those who do try to register. Women tend to be time constrained due to combining family duties with the requirements of their business. Since the business registration process is not straightforward and requires time as well as financial resources, many women are deterred and prefer to remain in the informal sector. Women who can afford to register usually hire a lawyer to handle the process for them, but for women without access to financial resources this is not an option. For instance, Alice Kamunge, the founder of Vera Beauty College mentioned that business registration process was very difficult. It took her five years to register her school.

Education is also key to business registration. Education equips women with the knowledge and skills they need to manage and succeed in their businesses more effectively. Findings from this landscaping study reveal that the level of formal entrepreneurial activity among women increases as their education rises, and there is a major jump in business ownership among those who go beyond secondary education. Research also shows a strong correlation between a woman's belief in having the knowledge, skills, and experience to start a formal business, and her likelihood of starting it through registration. 70% of the women revealed that their enrollment and participation in tertiary level of training and beyond gave them greater confidence and business management skills.

Lower education levels put Kenyan women entrepreneurs at a disadvantage compared to men. While the gender gap in primary education in Kenya has decreased in recent years, the gap remains high at secondary and tertiary education levels. Women are much less likely to enroll in public universities, national polytechnics, and technical institutes, accounting for only about 20 percent of those enrolled in tertiary education with a higher percentage of urban at 32% compared to rural at 13% (KNBS,2019). Lower education and a curriculum that does not emphasize entrepreneurship skills decreases the chances that women will have the knowledge needed to not only register but also excel in business.

Another challenge is the lack of access to registered land. One of the key business registration requirements is land where the business will be conducted, be it rented or owned land. As much as businesses thrive on rented land most entrepreneurs pegged business success on land that they own. Kenyan women hold only one to six percent of registered land titles. Having access to property rights and land is essential for women entrepreneurs because property is used as collateral for business credit. Yet even though women are a major force in agriculture and provide 70 percent of labor in the sector, they only hold about 1 percent of registered land titles, with around

5-6 percent of registered titles held in joint names. This lack of land and property is a significant barrier for Kenyan businesswomen. Zohra Baraka of Mohazo Export-Import Ltd explained that the problem in Kenya in general is that women do not have collateral. To access bank loans which are huge compared to amounts from the government women enterprise fund, women must have collateral.

Taxation

The study also found that the taxes and customs' regimes applicable to Kenyan businesses are a burden for women entrepreneurs. Women perceive tax rates, tax administration, and customs as greater constraints to business growth than men. One reason for this is that taxation places a particular strain on smaller businesses that have smaller profit margins, a category in which many women owned businesses are found. For instance, Mary Mwangi, the Chief Executive Officer, and founder of the Double M bus company in the city of Nairobi pointed out that the need for too many licenses is a challenge for businesses which affects women in business. Moreover, women may be less likely to meet and negotiate bribes with the predominantly male government officials as Sheila Matheka, the proprietor of Eden Parlour, explained that in the tax offices you find only men and they like to intimidate women, which is what her and many other women in business have experienced.

Tied to taxation are difficult business licensing requirements. The study found out that business licensing is an issue for many women entrepreneurs who perceive the process as lengthy and complex. Women's experiences have been confirmed by this study and related research. A recent review by the Working Committee on Regulatory Reforms for Business Activity in Kenya found that there are over 1,347 business licenses in the country. The report found that the licensing requirements place a large burden on businesses, through annual renewals and inspections, and create large opportunities for corruption. The Kenyan government is currently reforming the business licensing regime. The Working Committee on Regulatory Reforms for Business Activity in Kenya has reviewed all existing licenses and assessed whether each is legal, necessary, and business friendly. The report recently recommended that 195 business licenses be retained, 367 eliminated, and 737 simplified, with 48 licenses still pending review. Going forward, it will be important to ensure that the licensing requirements are indeed simplified in those sectors of the economy where women-owned businesses predominate (GOK, 2019).

Additionally, while Kenya has tax exemption policies on donations made for the social good, the process of applying was not widely known to many women and even where it was known, it was too complicated and time consuming. This was echoed by all the women key informant respondents. Treasury needs to work with CSOs such as Kenya Community Development Foundation in creating awareness on the tax exemptions provisions to enable growth of women philanthropy in Kenya, similarly KCDF needs to partner with the National Treasury to ensure that such awareness is created and women philanthropists are able to apply and benefit from such policy provisions. On 13th July 2022, the National Treasury Cabinet Secretary Ukur Yatani announced that the Treasury has expanded the list of firms that qualify for tax exemption for cash donated to charity, boosting financial support to poor and vulnerable Kenyans. In changes through the Income Tax Act (ITA), the National Treasury said that all firms making donations to charity organizations registered under the Companies Act, the Societies Act or the Non-Governmental Organizations (NGO) Coordination Act would qualify for tax relief.

The Cabinet Secretary Yatani mentioned that going forward, donations to charitable organizations which are exempt from tax under Paragraph 10 of the first schedule to the ITA will be tax-deductible. This will hopefully increase donations to charitable organizations. The amendment is a recognition that an increasing number of charitable organizations are being registered under other legal regimes such as the Companies Act 2015 which

provides for Companies Limited by Guarantee and the Trustees (Perpetual Succession). Previously, firms donating to entities that were not registered under the Societies Act or the NGOs Coordination Act could not claim a deduction of the cash donations against their taxable income. This, therefore, discouraged donations to such otherwise charitable organizations. Lack of awareness of such provisions disables most women led organizations/enterprises from benefiting from tax relief in Kenya.

Resource Mobilization

The study found that resource mobilization was hampered by the lack of sound resource mobilization strategies. There is need for tactful strategies on resource mobilization, to ensure that women philanthropists are not coercive as they seek to gain financial support. CSOs need to ensure that they utilize the best strategies for various target profiles to ensure that they optimally secure their support in a sustainable manner. There is willingness to support causes more consistently and therefore women philanthropists need to have the right strategies for resource mobilization, allocation and expenditure tracking which seemed to lack among individual women philanthropists, while those in International Non-Governmental Organizations (INGOs) and cooperates seem to be trained and well equipped with these skills.

Another challenge hampering resource mobilization is the lack of information on resource mobilization: information is the main driver of women philanthropic support. There is a need to allow women philanthropists freedom to help in the form they wish to give with the right information about the initiative's needs. CSOs also need to encourage alternative ways of giving.

Government Oversight and Policy Engagement

The study found out that the policy and legal environment that governs civil society is restrictive. The laws that govern operations of civil society, including philanthropy organizations, impose obligations that the women-led organizations must comply with to operate legally. Lamentably, the policy and legal environment constituted of highly restrictive registration, taxation, resource mobilization, policy engagement and government oversight regulations that are largely meant to ensure the government keeps a tight leash on civil societies as well as ensure that their scope of activities are restricted.

On the whole, the regulatory environment has historically been characterized by a “co-operation and rebuff” orientation between the state and the non-profit (Ndonga, 1996, p. 10) where the state favour philanthropic actions that aid hegemonic reproduction, while stifling those challenging such actions (Mati, 2020b). Regulations have also stifled the environment in other ways. A case in point is the so-called War on Terror laws that have made beneficiaries wary of risks of “receiving funds from dirty sources.” As a result, there is greater scrutiny of the gift: “every gift is first considered suspicious.” Many organizations, especially Islamic ones, have witnessed a reduction in levels of funding as a consequence, either because they can no longer justify getting money from Western donors, or donors themselves have cut funding to them (Mati, 2012; 2020a). Specifically, the international aid agenda is intimately woven into the motives of reproducing unequal power relations in global geopolitics.

Consequently, donors will only support causes that do not threaten any radical transformation (Mati, 2012; 2020a). Previous studies show that Kenyan civil society's dependency to funds by donors has held back the transformative agenda. These findings are consistent with those of sociologists of social movements who have concluded that some donors through restrictions, co-option, or tactical channeling, only “deploy their funding in ways that direct recipients away from radical activities and goals” (Barman, 2017, p. 283). Paradoxically, Kenya's saving grace

lies with some of these donors pulling out as the country cements its place as a middle-income country and donor priorities shift to other countries meaning that women's philanthropic culture must evolve and be strengthened.

To remedy these regulatory deficits, Daisy Amdany, Executive Director of CRAWN Trust explained that the Government regulations need to support income generation and women philanthropy in a systemic way including tax exemption so that they have more people giving for the common good. Tax justice should be a reality for locally led organizations, where local businesses based on the giving value are given priority as opposed to foreign investments.

Women professionals and entrepreneurs' contribution to philanthropy was visible in policy engagement. It was noted by the study that women entrepreneurs and professionals gave their time to network with policy makers to influence business policies including a recent Kenya Private Sector Alliance (KEPSA) Gender Mainstreaming policy framework that will ensure that gender issues and concerns are addressed at the industry and manufacturing level. These will go a long way in supporting women working in formal and informal paid work.

Caroline Kariuki, CEO KEPSA mentioned that by KEPSA developing a Gender mainstreaming policy they will be highlighting companies that are champions of diversity so as to influence the private sector. By reviewing those who have mainstreamed gender, they plan to build a great justification for those who are yet to appreciate the initiative. The Gender Mainstreaming policy, once implemented, will see private sector companies implement internal policies that aim to promote equity and equality across all levels in Kenya.

SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS

4.1 Conclusion

The study sought to increase the understanding and amplify the role of women as potential actors in community philanthropy in Kenya. Specifically, the study sought to elaborate and organize key definitions and criteria to identify the list of women-led organizations and women philanthropists, according to the current literature and country context; identify women-led organizations representing a diversity of the key population groups and document their good practices, values in giving, supported sectors, how decisions are made on what to support, challenges and opportunities for effective women's participation in African philanthropy; appreciate and document the gains by women philanthropists in Kenya; identify women enterprises/investments and assess their assets, spending patterns, amounts of donations, strategies for donation/giving, sectors supported, and how decisions are made and their investments, as well as challenges and opportunities for effective women's participation in African philanthropy; analyze the state of the enabling environment, both legal and fiscal that affects women-led organizations and women enterprises or investments; and, develop a road map that includes recommendations, potential partnerships, and implementation strategies for co-creating actions to harness women-led philanthropy in Kenya.

This was critical in helping us to better understand the context, trends and patterns underpinning African women's philanthropy by focusing on the lived experiences and perspectives of African women. Moreover, the study enabled us to tease out the needs, obstacles, values, good practices, challenges, and opportunities underpinning philanthropy as practiced by African women and women-led businesses and non-profit organizations.

The study found out that there are a number of good practices, needs, values, and strategies driving women philanthropy in Kenya. However, despite the presence of these push and pull factors, formal philanthropic initiatives and charitable giving led by women in Kenya has been hampered by women struggling with financial backups. The magnitude and extent of the social problems in the community, limited resources, lack of a sustainable women-focused giving scheme, are some of the major challenges faced by women in their philanthropic endeavours.

In lieu of the foregoing, this study calls for the institution of recommendations pointed out in the subsequent section.

4.2 Recommendations

This study calls for the institution of a number of recommendations.

- i. There is a need to simplify the legislative incentives to formal philanthropy in order to enhance the uptake of the same among organizations and high net worth individuals in Kenya.
- ii. There is a need to create a women-led philanthropy platform so as to tap into the existing pool of women-led business, religious and other political and socio-cultural organizations such as Maendeleo ya Wanawake, Kenya Women Parliamentarians Association, Women's Guild, Catholic Women Action, Federation of Women Lawyers (FIDA), among others.

- iii. There is a need for enhanced amplification of philanthropy both in the social media and in Web 2.0 applications in order to enhance its uptake both formally and informally.
- iv. There is also a need to heighten interest in philanthropy not only at the institutional level but also at the individual and community levels. To achieve this, it is necessary to build capacities of women-led enterprises and non-profit organizations as a means to create the space necessary for informal and institutional philanthropy. This will help in widening the agencies and agents of resource mobilization and (re)distribution. Such capacity building must embody feminist principles and perspectives so as to enhance philanthropic courses centred on the socio-economic and political empowerment of women and girls.
- v. Another critical arena that can be harnessed in enhancing women's philanthropy in Kenya is the growth of women's giving circles. This will involve individual donors at both the formal and informal levels collaborating to support causes of mutual interest. Bearing in mind the extensive presence of women-centred circles at both the formal and informal levels in Africa, there is a need to leverage on these networks both vertically and horizontally as a means to enhancing the giving circles in order to widen the mechanisms for African women's philanthropy. Moreover, there is need to utilize impact investments, selective grant making, and policy development.
- vi. Yet another aspect is the need to initiate measures that can enhance the formalization of philanthropy. To achieve this there is a need to incentivize giving, either at personal or corporate level, through institutional regulation. Many in the formal philanthropy environment are eager to engage and build a culture of giving, believing that with the right regulatory environment, existing widespread giving among Kenyan women can be channeled in a more "systematic manner". When giving is organized, it would motivate many more women to give since there is potential for growing the sector.
- vii. Capacity building of women through training, sensitization, and mentorship to address the lack of information on enabling policies that support philanthropic giving in Kenya including information on how to use the existing policies to grow women philanthropy is another essential aspect for growing the sector. To achieve this, there is a need to partner with other sectors to ensure that such awareness is created, and women philanthropists are able to apply and benefit from such policy provisions as tax exemption donations/charity.
- viii. Mentorship on philanthropy will also go a long way in ensuring that APN and KCDF are instrumental in influencing the community on the need and purpose of giving. Schools and churches can be utilized as entry points where there is a form of formal recognition for those that give without undermining the non-givers who lack but can equally benefit from such proceeds.
- ix. Additionally, there is a need to strengthen women's economic empowerment through philanthropy: Women's transition from micro-credit to macro-economics and greater economic reliance was noted by the study as a crucial step that can help to make an immense impact towards greater social, political, and economic prowess through women's philanthropy by tapping into the tax relief policy recently ratified

by the Kenya National Treasury. It would also have a positive impact on children and the wider community dependent on women-led households.

- x. Public-Private Partnerships are also critical in enhancing philanthropy. Collaborative action comprising efforts by governments, civil society and the media will help to reinforce women in philanthropy solution-oriented strategies. Nevertheless, the importance of strengthening partnerships between the public and private sectors was echoed throughout the study discussions. This initiative integrates members from civil society, the private sector, and the government to safeguard women's human rights through a multi-stakeholder approach to women philanthropy where women are not only recognized but their efforts are supported.
- xi. Finally, there is a need to document women philanthropy work. The benefit of documentation will ensure that women's contribution to philanthropy is taken into consideration and advocate for economic benefits like tax relief. It will also be an eye opener in terms of what needs to be taken into consideration in project/program/policy design while ensuring gender responsive planning, budgeting, implementation, monitoring, and evaluation.

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