

# ABILITY MAGAZINE

## FINANCIAL INDEPENDENCE JOURNEY OF 24 WOMEN OF HOPE ABLED DIFFERENTLY



Women Of Hope Abled Differently After Attaining Finance Literacy and Business Management





## ABOUT THE PROJECT

Hope Foundation For African Women (HFAW) is an International not-for-profit non-partisan organization that works with rural communities to reduce gender inequalities through economic empowerment, gender advocacy with FGM as a priority, promoting sexual, reproductive health and advancing human rights in Kenya through Popular Education Model. HFAW has a firm belief in the power of the often left out ordinary people at grassroots to change and unveil their situation and cultivate their strengths and talents through participatory strategies and collective action to end FGM, foster sustainable development, and enable them to become equal participants in their families and communities.

African Women Development Fund is a Pan-African grant making organisation that supports the realisation and fulfillment of African women's rights through funding of autonomous women's organisations on the continent.

Through a grant received from AWDF, HFAW implemented a project dubbed, leadership, business management, and financial literacy skills in February 2020. The project was anchored on the common vision for the two organizations for an inclusive society where no woman is left behind in social, economic, and political spheres of the community. The project involved three-day training, monthly mentorship meetings, media outreach, and launch of an income-generating project. In this magazine, you will learn of this beautiful journey and see the impact of empowering women living with disabilities.

### Shining Light For 24 Women of Hope Abled Differently

The global literacy rate for adults with disabilities is as low as 3% and 1% for women with disabilities (WWD), according to UN DPI fact sheet. People living with disabilities (PWD) face monumental challenges in entering workforce, but women face even bigger challenges than men. Even when they enter, WWD experience serious unequal treatment with men and abled people. Access to trainings including finance and business literacy training for WWD as well as access to credits are almost an impossible task for them. Their situation is not any different in Kenya. It is almost impossible for them to participate in personal and national economic decisions.

That is why Hope Foundation for African Women (HFAW), ([www.hopefaw.org](http://www.hopefaw.org)), a non-partisan, not for profit and feminist organization that works with rural and peri-rural communities to reduce gender disparities through economic empowerment, and gender advocacy and human rights advancement, embarked on a training for 24WWD entitled "Finance and business management training for Women living with disabilities.

"This project seeks to address the economic security and justice for women living with disabilities in Kajiado County, Kenya. The first phase of the project was to deliver a three day finance, leadership and business management training for 24 women. The second part will be to guide and give them support, technical assistance, mentorship and access to credits for their own business(s).

But how did these training come about. When HFAW, organized a gala for WWD in 2017 in partnership with Women and Realities of disabilities and Ability African Magazine, for 16 days of activism, there as an astounding discovery that WWD dramatically suffer from their different states of Disability which has both aggravated poverty and made it more difficult for them to escape poverty and GBV.

It is not news to report that for a very long time, economic empowerment has always focused on women as a blanket leaving behind such vulnerable group of women such as WWD. Where WWDs have been included in the empowerment program, their specific needs are not adequately addressed considering that these women are affected by poverty in totally different ways due to their mental and physical state.

They face some key challenges, although many of these are common to all persons with disabilities, women with disabilities are frequently twice impacted, resulting in even greater poverty and dependency. "We face barriers to employment as we are viewed as less capable in the workplace and we are less likely to be hired or promoted," expressed one of the participants.

"I cannot feed myself; I have no source of income. I totally depend on him. So if am abused, I do not have a say over my situation. Because how do you expect me to report someone that I expect to buy me food in the day?" The participants continued sharing emotionally.

But today, February 5th 2020, as the training begins, there is hope for the 24 WWD. Thanks to the AWDF, a Pan-African grant making organization that supports the realization and fulfillment of African women's rights through funding of autonomous women's organizations on the continent, these women have a different experience. We have been able to fulfill our goal of contributing towards the promotion of the economic rights of WWD and we continue to empower them to be able to organize themselves and participate in the formal and informal economies. Our ambition is that by the end of this project these women would have launched their own businesses. At this point the project has not only delivered an important finance literacy and business management training but also educated them about their human rights and those of PWD. The environment and training also provided expert in psychological support.







(seated) WHAD during financial literacy training by Biasha Mfusi, trainer (standing)

In addition, the project has created space for them to speak up about the economic and other injustices facing WWD such as through traditional and social media. Their empowerment is visible as the WWD have now launched an registered their own community based organization called Women of Hope Abled Differently (WHAD)!



I am happy to have learnt about concepts like budgeting and saving. I feel more empowered to start to continue with my business....**Zipporah**



Demonstration of what other women groups have achieved by Mercy Mugure (in white), PWD issues consultant.



I am grateful to HFAW for organizing this forum and empowering us as WWDs. We are excited to have learned financial literacy, business management, and leadership skills. ....**Halima, WWDs Team Leader**



I enjoyed the training especially understanding my rights as women living with disabilities. I loved everything about the forum. May God bless the organizations that sponsored this training,.....**Phyllis**



I I once had a business and it failed. Through this raining I have understood where I went wrong and I look forward to reviving it. Thank you HFAW for organizing this training.....**Simona**

The project went on smoothly till March 2020 when the Covid 19 pandemic was announced. Due to the pandemic, we discovered the way WWD are left out in the digital and technological world. As a result of lockdowns and isolation regulations, communication with WWD became impossible. The WWD did not have smart phones or computers. That compelled HFAW to adjust our project and budget, thanks to AWDF approval to purchase smart phones for the 24 women



Again after the provision of smartphones, many of them did not know how to use them which necessitated training and continued technical support. This allowed the project to continue virtually.

It is important to note that the WWD have a team spirit such that they continued to support one another and to learn about their rights and the power within themselves. For example, those who know how to use the phones guided those who did not know. Below are their real stories of experiences since this launch of this project.

Monthly Meetings

Growth takes time and it requires mentorship. Thus, even after the training, the WHAD agreed to be attending monthly meetings to discuss the steps they are making both as a group and individually since the training.

Physical meetings occurred severally but had to be suspended given the regulations put by the government to stop the spread of Covid\_19. Thus, the group had to shift to virtual meetings. Here, there was alot of challenges since the WHAD are low-income women, most of them lacked smartphones. Additionally, they required training on how to use virtual meeting applications like Zoom.



The WHAD during a physical Monthly Meeting

Radio Outreach

Media is considered the fourth estate because of its crucial role in the progress of society. It provides an effective way of mainstreaming development ideas and advocating for change. the training was broadcasted on Radio Taifa-Kenya Broadcasting Corporation. The station gave a platform to showcase what the women had achieved individually and as a group by attending the training from both the WHAD and the trainer's perspective.

"In financial literacy , we teach women on how to make the right decisions in their business. In this training, our goal was to ensure that the WHAD succeed in their business by training on skills such as record-keeping, saving, budgeting, and marketing. This is a void that I have established most WWDs have and need to addressed to ensure success. Also, this training will involve follow-up on the women will be progressing as they implement the skills they have learnt.", Biasha Mfusi, Financial Literacy trainer on Radio Taifa.



(Right) Biasha Mfusi being interviewed by radio presenter from Radio Taifa-KBC (left).

" I am hopeful the training by HFAW will empower WWDs, I have been at the forefront in championing the rights of WWDs. I am looking forward to launching the economic empowerment project and grateful to HFAW and AWDF for this initiative", Halima Sheriff.



(Right) Halima speaking to radio presenter from Radio-Taifa, KBC (Left)



WHAD joyfully displaying their phones after receiving them from HFAW