



HOPE FOUNDATION FOR AFRICAN WOMEN (HFAW)

ANNUAL REPORT

2016/17

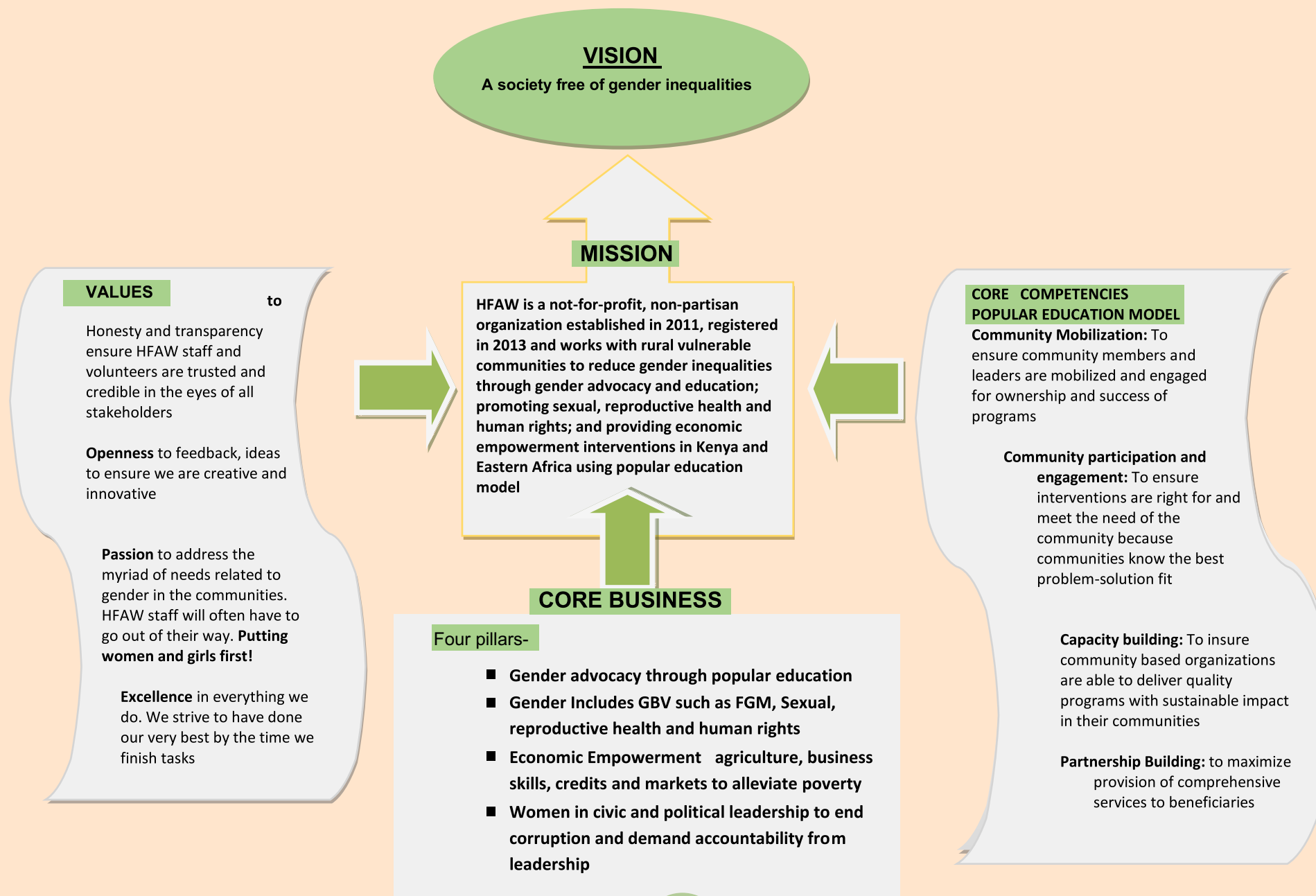


**EMPOWERING WOMEN & GIRLS, TRANSFORMING COMMUNITIES
THROUGH ECONOMIC EMPOWERMENT AND ANTI-GBV ADVOCACY
USING POPULAR EDUCATION**

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Model of our program



Open Letter

Dear Friends, Colleagues and Supporters,

We are delighted to share our 2016 annual report which details our progress, accomplishments, new initiative and continued growth of our network. We continue to relentlessly pursue the empowerment of women and transformation of communities through Popular Education. More than ever before, we increased our networks, increased our target numbers, reached out the most difficult group i.e. law enforcement and health providers, improved financial skills for women and increased their numbers. In addition, we saw some increase in our budget numbers as well as increase in the number of women calling to receive our services.

We specifically continued our work to End Female Genital Mutilation/ Cut (FGM/C), provide financial literacy and entrepreneurship training, advancing understanding of human rights; engaging communities through road-show with Anti-FGM messaging and motivating responsible participation in the Kenya democratic process in 2017 being an election year, through a 6 kilometre walk with an aim of economically empowering women. We also expanded our outreach to new locations in our nation such as trainings at Ewaso Kedong in Kajiado County and Menyenya in Kisii County. This was possible because of our partnership with the Lutheran church in Kenya and close affiliate. Additionally, we took our work beyond our country to the neighbouring nation, Tanzania, at the invitation of a Methodist Women leader in the region.

In our school advocacy project we reached 1599 pupils, 46 teachers and 147 parents with anti-FGM, child abuse, early pregnancies, HIV and Aids messaging. Both teachers and parents learnt about their role in preventing abuses and FGM/C. Forty eight grass root women were trained in financial literacy and entrepreneurship. In addition, 50 health and law enforcement providers were trained on client centred approach to survivors of Gender Based Violence (GBV) and FGM/C.

With heartfelt gratitude, HFAW wishes to thank everyone we have worked with, those who have donated towards our work, funded our projects, volunteered their time and all our supporters in our work to end FGM/C and elevate the status of women. Without your support, commitment and kind generous donations, our work would not have been possible. It is our hope that through this report you will be able to understand why we do what we do. Kindly continue to walk with us in our journey towards attaining our vision of Empowering Women, Transforming Communities and Eliminating Gender Disparities.

Thank you all once again for all you did in 2016.

Sincerely,



Grace B. Mose
CEO



Jane Olago
Chairperson

Signing on behalf of HFAW team

Summary of Our Accomplishments in 2016

- Trained the Methodist women of Tanzania on ending FGM
- Trained 23 Maasai women and men of EwasoKedong on Popular Education methodology and how to use in ending poverty, alcoholism and FGM
- We reached 1599 pupils, 46 teachers and 147 parents with FGM, child rights, child abuse, early pregnancies and HIV and Aids with anti-FGM/abuse messaging and rights
- Trained 48 grassroots women in finance and entrepreneurship literacy in 2016
- Trained 50 health and law enforcement providers on client centered approach to survivors of GBV and FGM including the laws in 2016
- Held workshop with 105 people in partnership with Kenya Evangelical Lutheran Church to intervene on FGM at Menyenya in Kisii county and Mongoni in Nyamira county



Commemorating Zero Tolerance to FGM/C Day 2017

COVER PHOTO:

pic 1-Pupils at Mahiga Primary commemorating zero Tolerance to FGM - 2017

Insert pic :Women discussing during financial literacy training

HFAW Board of Directors

Jane Olago (MA)- HFAW Chair; Nairobi University, Kikuyu Campus

Agnes Matagaro, BSC, HFAW Treasurer; Pursuing MA in Gender at Kenyatta University

Grace Mose- Okong'o (Phd)-Secretary and HFAW Executive Director/Founder

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Charles Anunda HFAW Board member (Diploma in Business studies); President Agmond International Company

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Mary Were Nasibi (Phd)- Trainings Director

TeresiahGitau- (BSC)-Program Manager

Joyce Amoyi (KSEC)-Grassroots Project Coordinator

Vincent Oirere KSEC- Office caretaker

Barbra Nyanchama -Volunteer

Oscar Mokera - Volunteer

HFAW Grassroots Leadership

Chairperson-Karen Ratemo

Treasurer- Lydiah Moranga

Secretary –Joyce amoyi

Member-Rael Aminga

Member-Martha Mariaka

Our Valued Funders, Donors and Supporters

International United Methodist Women (unitedmethodistwomen.org)

The Girl Generation(www.thegirlgeneration.org)

Global Giving Foundation (globalgiving.org)

We want to recognize our valued individual donors

Melanie Nelson

Carol Larkini

Jim Roberts/Karen Roberts and Family

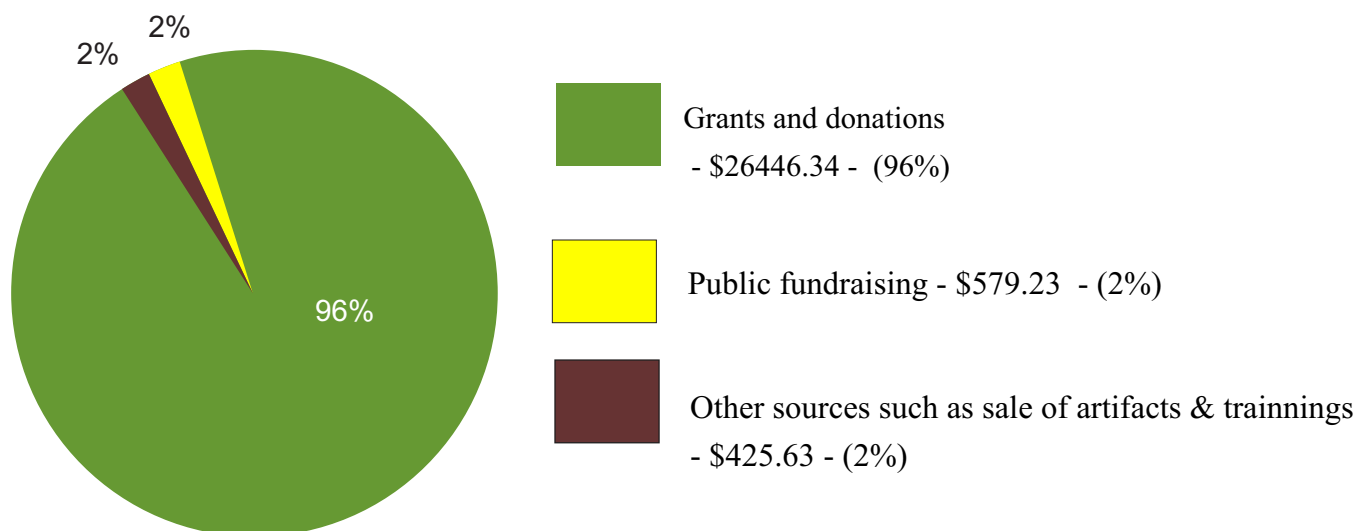
Lisa Fontes And many anonymous supports, thank you!

We want to thank our biggest cheerleader

Epes Foundation (www.epes.cl)

Sources of finance

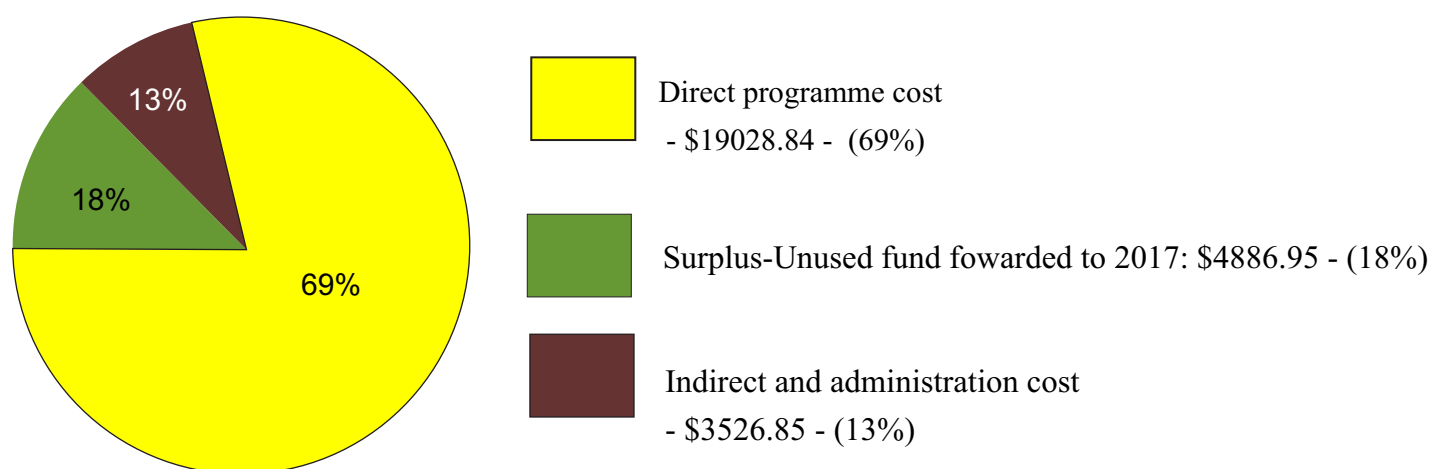
April 1,2016 to March 30,2017



Total funds \$27451.20

Total expenses

April 1,2016 to March 30,2017



Total funds \$ 27442.64



We use a string to teach communities the importance of team building and networking to tackle issues affecting them-Menyenya, Kisii County

INTRODUCTION

HFAW continued to engage communities through its effective Popular Education (PE) model to challenge gender inequalities in communities. The critical consciousness and creativity in this model has proven to drive communities into action. With the leadership of our community health and human rights promoters we managed to complete school advocacy, church advocacy, trainings for law enforcement and health officers, and road show as well as a series of activities in our women economic empowerment project. This includes an awareness raising walk, finance literacy trainings, and a series of meetings geared towards establishment of Hope Foundation for African Women credit fund. In addition, we held local and international trainings geared toward the abandonment of FGM and economic empowerment for women, girls and communities. Further, we build the capacity of our staff and health and human rights promoters.

ANTI-GENDER BASED VIOLENCE (ANTI-GBV) ADVOCACY WORK

Anti-FGM Advocacy Work in Schools and Churches

We were able to reach, 1599 children and youth in four primary schools. Which are, Itumbe, Nyaronde ,Mwongori and Nyansiongo D.E.B. 46 teachers and 147 parents were also reached.

HFAW work in schools, has had a great impact in Borabu Sub-County, this is evident with overwhelming invitations we receive from schools to educate their pupils on anti-FGM, child rights, child abuse, early pregnancies and HIV and Aids. These invitations happen when word of the commendable work we do in school goes round. 1599 children and youth in four primary schools ;Itumbe, Nyaronde ,Mwongori and Nyansiongo D.E.B. learnt about child abuse, early pregnancies and FGM/C.



A pupil keen not to miss a point during the FGM/C child rights discussions -Itumbe primary School.

We also informed them of their rights, strategies to prevent abuse and where they can get help when need arises or when in distress.



We encourage active participation and educate using fun-Itumbe & Nyaronde primary

The pupils learnt that they could seek help from either of their parents, teachers, close relative, police, Kenya child helpline number '116' among other places.

We were able to reach 46 teachers and school administrators with discussion about their role in preventing, identifying abuse and potential for FGM/C, and brainstormed ways they can assist children to get help from parents, medical and legal entities.

Finally, we also reached 147 parents in school and two workshops in neighbouring churches with age-appropriate messages to combat abuse, sexual assault and consequences of FGM/C, their role as parents including their rights, how and where to report gender-based violence.

The following table shows the number of persons reached;

| School | Pupils | Teachers | Parents |
|------------------|--------|----------|---------|
| Itumbe | 337 | 11 | |
| Mwongori | 260 | 13 | |
| Nyaronde | 480 | 6 | |
| Nyansiongo D.E.B | 522 | 16 | |
| Churches | | | 147 |
| Total | 1599 | 46 | 147 |

Training for Health and Law enforcement providers

Law enforcement and health providers are expected to deliver effective, efficient, client centred and gender responsive services to victims of GBV and FGM. However, that is far from the reality. Women have shared their experiences on how gender blind providers in these sectors are. For example a woman is made fun of when

seeking care and ends up not getting the kind of help and services that will be helpful making her reluctant to seek help in future. Often when a woman or girl tries to seek justice after an abuse, the police or health care providers are not well conversant with the best response to the victim, the law and policies. They are also ineffective due to their cultural perspectives where they feel that the

woman is responsible for her own abuse. They end up victimizing the victim.

The perpetrators of these crimes end up escaping from being held accountable leading to the crimes continuing unabated.

To address these, we successfully trained 50 health and criminal justice officials on how to effectively respond to the reports on abuse. Through training HFAW seeks to educate these providers the value of client centred care and support with an intention to prevent and improve response to abuse of children and youth through facilitating awareness of the collaboration between schools, health, and law enforcement to recognize and respond to reports of abuse.

To effectively respond to cases of abuse, the participants had a chance to deeply learn, understand and analyse issues surrounding Gender Based Violence (GBV), Female Genital Mutilation/Cut (FGM) and why it is crucial to eliminate such harmful practices in the community. “It is true FGM has affected our families, it is one of the reasons some of us have broken families and we men go looking for the 'uncut ones' from the neighbouring tribe said one male participant.

The training was very emotional; some of the women participants had undergone FGM/C. One woman asked “and us who have undergone the practice, what happens to us now, do we get thrown in the fire?”

“It is true FGM has affected our families, it is one of the reasons some of us have broken families and we men go looking for the 'uncut ones' from the neighbouring tribe said one male participant.

Even though the participants were health and law officials, women were also victims of the practice and were ready to express it. It occurred that for them to effectively respond to these issues, they have to heal first. With this the participants learnt the value of handling the survivors with care and understanding and to be sensitive to the survivors.

“I never knew my posture could affect my relationship with a victim of SGBV, I also never understood why a survivor of rape case told me that “the perpetrator had colour red clothes on the first

day and the next time the same perpetrator had colour purple clothes” but now I know why, I will be more empathetic to such cases next time, thank you for the training” said a police officer attending the training. The participants acknowledged and were glad to have learnt and understood the reason behind the behaviour of the clients.



A male participant sharing his view during the discussion - Samage Village, Borabu



The law enforcement officials in attendance Samage Village, Borabu

¹ SCC encourages positive alternatives rather than simply condemning the practice (FGM/C) and those who support it

An administration police commandant said that what they have learnt was critical knowledge for his officers. Therefore, he requested us to train 100 officers working with him. On the other hand, a teacher who also attended the training, requested us to visit her school and enlighten the pupils and teachers.

It was clear that response against FGM and GBV and the need for good services was paramount and to tackle these issues effectively, the trainings needs to be inward-outward. That is the responder to these issues may also be a victim or tied to culture and for them to respond adequately they need to deal with their issues first.

To encourage advocacy against SGBV and FGM without harming the survivors, we integrated Social Change Communication (SCC) in SGBV as positive approach to be used by the service providers.

We learnt that the magnitude of the need is so large; we have only began thus have a long way to make a dent in reaching out with enough information to all providers who need it and giving clear guidelines that can be practicable implementable policy in the offices.

Anti-FGM Road show Campaign Messages from the Heart

The Kenya demographic survey (KDS 2014) indicates that FGM is reducing. In Kisii community however, it is stubbornly high standing at 84.4% prevalence. The Kisii community is literary among the top practitioners of the practice, only third from the more remote Somali (94%) and Samburu (86%). The slow eradication trend among the Kisii is worrying because compared to other communities, Kisii is not as remote and is not completely an illiterate population. But what is really disturbing among the Kisii community, is the fact that FGM has taken another trend, girls as young as less than five years fall victims! These are children who are voiceless, who do not quite understand what is happening to them and they don't have the strength to resist the practise. They are only dependant and trusting to the same people who are betraying their innocence.

To bring to the attention of the community the severity of FGM practices, Anti-FGM boarding collaboration with HFAW and Vin Bell Foundation, organised a road show campaign to traverse through Nyamira and Kisii Counties to sensitize and create awareness on FGM and Anti-FGM laws.

HFAW Community Health and Human Right Promoters (CHHRP) took it upon themselves to create Anti-FGM messages written in both English and native language (Kisii). These messages appealed to the community to join hands and end FGM. The communities were also made aware that FGM is a criminal offence, a total abuse of human rights and handicaps women's health. Thus, the practise not only hurts women but hurts the community at large. We also spoke openly about the real causes and reasons for practicing FGM: not our religion and culture but a path to the discrimination of women and girls. This is a cultural practice that subjugates women to remain subservient. People we made aware that it is against the law to practice FGM and spelled out some of the consequences.



Nyamira town



Ekerenyo

The deep rural areas have seen more resistance to eradication of FGM; also they have not been sufficiently reached with strong messages. To ensure that we sufficiently and efficiently passed these messages, we traversed

People listening to Anti-FGM message being passed across during the roadshow

through the hard to reach places passing over 10 local markets with not only written messages but also amplified messages through a public addressor. This allowed us to pass messages not only to people within the vicinity but also to those who were not within the proximity. We also passed messages through dramas and songs as these were also ways to engage and capture the communities' attention on issues we wanted to address. This proved to be successful as it was a crowd puller. The Kenya Demographic Survey (KDS) indicates that there is 9 times chances of a daughter of an uneducated woman being cut compared to one whose mother has completed secondary school. Data also indicates that a girl will undergo the cut if her mother has also been cut—96 times chance as much as if the mother is

The Kenya demographic survey (KDS 2014) indicates that FGM is reducing. In Kisii community however, it is stubbornly high standing at 84.4% prevalence. The Kisii community is literary among the top practitioners of the practice, only third from the more remote Somali (94%) and Samburu (86%)

uncircumcised. This is the more reason why we work hard to ensure every girls future and that of their offspring is protected and ensured.

In ordinary circumstances, people expect to meet with professionals in boardrooms to discuss issues. However, in this case, women have taken this mantle to discuss issues at the heart of the community something which is very unusual with a mere fact that it is the village women doing the messaging.

During the campaign, one woman shouted out aloud what was in her poster “not to be cut, my choice” and even translated to the Kisii language as “Okwaroka yaya.” This was a very active campaign with the ambition of educating the communities. Men too were curious! Wanting to know more they moved closer and asked questions with facts given to them about FGM several men said they wanted to be registered to join the campaign as they whistled in shock saying “This is completely unacceptable.”

Another reason for pulling large crowds everywhere was because in road show people normally expect youthful boys and girls. This time it was village women in yellow t-shirts yelling their messages out. People wanted to know why women were in a large truck and in the process they got the messages.

ANTI GBV AND FGM ADVOCACY EXPANDED TO OTHER COUNTIES

Kenya Evangelical Lutheran Church (KELC) Training



A Group photo after the training between HFAW & KELC -Mong'oni village

HFAW's advocacy work expanded beyond our usual Counties (Nyamira and Kajiado and reached Kisii County. HFAW was invited by Kenya Evangelical Lutheran Church (KELC) to train the Kisii KELC community. The topic was *“Raising Awareness on Gender Based Violence, Female Genital Mutilation/cut and Economic Empowerment through Popular Education Model in Kisii and Nyamira Counties”* Over 100 congregants from Menyenya Evangelical Lutheran church (MELC) including the neighbouring congregants from Catholic, Seventh day Adventists, (SDA) Pentecostal Assembly of God (PAG) and other community members who did not adhere to any denomination attended the training. We also reached over 35 members at Mongoni village in Nyamira County.

Using Popular Education, we facilitated the communities (Kisii and Nyamira) to identify their own issues in the context of GBV, FGM/C and Economic empowerment; so as to be able to analyse their own reality, take control of their own learning and work toward transformation.

It was evident that Gender Based Violence (GBV) is rampant in this community. Using picture clip of a man battering his wife and other men trying to intervene, the participants were able to describe what they saw on the clip, what they thought was the cause of the problem, effects of the problem on the community and solution to the problem. This led to the participants reflecting on their lives in the community. Hence it sparked a heated discussion surrounding GBV in the community. One woman participant blamed the rampant domestic violence on alcoholism. “Men have forgotten their responsibility nowadays, she said, they wake up and go to drink and then when they come home they ask for food and if the woman is hesitant to provide it, she is kicked.” Another man participant reiterated that “Women are the cause of GBV because they gossip a lot, whatever happens in the house you find that it is out there and the same women she gossips with bring the gossip back to us, what do you think would happen?” He asked

Another man participant stood up and said “Another thing is robbery without violence, a man keeps his money in his coat only to find the woman took it!” in reiteration a woman said “If she had her own money, could she go taking her husband's money?” she continued “We can't wait to hear about what you have to say about economic empowerment project, it is very much needed here.” she said. The participants couldn't stop discussing this issue (GBV) as it seemed very pertinent to them. They also discovered that there is acute lack of basic information on GBV and effective process to hold the perpetrators accountable.

The facilitator went in detail explaining what GBV really is and why it happens. Many of the reasons shared today are not just triggers but excuse for violence. There is no excuse for battering a woman and in some cases a man. The person who batters does so because of power and control. They feel the entitlement to violate the other person. That also happens because many of the participants are not aware of the law against GBV and the consequences. She urged the participants to inform themselves about the law and how to hold the perpetrators of violence to account. She spent some time raising awareness on actions that are described as violence, what the law says and the consequences. Many new questions arose concerning the difficulties of implementation of the law in places where the systems are not in place. However, the facilitator encouraged them to begin somewhere.

“Men have forgotten their responsibility nowadays, she said, they wake up and go to drink and then when they come home they ask for food and if the woman is hesitant to provide it, she is kicked.”

Discussions around anti-FGM messaging

HFAW introduced a new topic FGM, which the participants said was rampant and that they have not been told why they should not practice it. It was imperative to create an environment of trust between the participants and the facilitators and this has proven to be very effective in our trainings when handling such a sensitive topic. The participants become comfortable in sharing their intimate views. During the discussion a woman shared that she bled a lot when she was circumcised, she said “it is God's grace that I am alive today.” To stop the bleeding the practitioners brought a dog and made him jump over her several rounds as they all believed it will stop the bleeding. In this community if a girl happens to die due to over bleeding, her mother is accused of having extra marital affairs or the family of the deceased girl say it was due to witch craft the participants shared.

“It is God's grace that I am alive today.” Said a woman

Even though FGM/C is Kisii culture, the men were shocked to discover what women go through given the effects of circumcision on them. Women were equally surprised, even though they are the victims and the perpetrators of circumcision, they didn't realise the gravity of the effect circumcision has on them. This is because the community associate some of the effects with witchcraft. After our frank discussions revealed what really happens during FGM, one village elder swore “If I see anyone, anyone taking a girl for the mutilation, he will stop at nothing but take things in his own hands.” He said.

Another woman reiterated that many men out there demand that their girls must be “circumcised” oblivious of what the girl goes through. In response, one man said that many men are hidden from the truth. “Women send the children to their grandmothers for the cut and under so many guises, men hardly have any control over these issue” he lamented. With understanding of the gravity of FGM/C, its effects and the legal implications accompanying it, the participants vowed to end FGM/C menace in their community.

The participants also learnt that the constitution has many provisions which allow for both men and women to work together to enhance the principles of democracy and create a culture where each citizen is equally valued and has rights to participate in governance, regardless of ethnicity, gender and disability status among others. The participants understood that both men and women are equal under the law. “I am surprised we had rights we didn't know about” Said a woman.

Discussions about Poverty and Economic Empowerment

Towards the end of the program we discussed issues pertaining to poverty. Open discussions revealed the causes and impact of poverty. Through discussions and exercises the participants realizes that they do have many resources in their community which they are not currently tapping into. It downed on them that “poverty is the mind, wealth is in their hands.”

The participants realized that one of the things that makes the not to come out of the poverty is the kind of leaders they



People learn better when they have fun

they elect when they sale their votes. The facilitator gave detailed link between poverty, bad governance and their rights and encouraged them to take action personally and at community level. Self and community advocacy, electing leaders of integrity, holding their leaders to account, tapping into local government resources were some of the strategies identified to be used to tackle poverty.

To help them actualise their goals they learnt about an action plan which is a simple tool that will help them work with purpose to improve their lives.

Using Popular Education to end FGM and Poverty at EwasoKedong, Kajiado County

In 2016, HFAW was invited by an affiliate of the Evangelical Lutheran church to demonstrate how to use Popular Education to counter FGM and poverty at EwasoKedonginNgong hills Kajiado County. We trained 21 members from the community. They were from various background, religious leaders, teachers, community development agents, county and national government representatives and the youth.

With knowledge of Popular Education, how it works and where it has worked, the trainees were surprised to learn that they are the ones who know their own problems they face as a community and have solutions to them. This was evident when they were able to identify issues affecting their community for example early marriages, unwanted pregnancies, FGM, domestic violence,



overworking, least educated, and rape cases were some of the issues they identified affecting their community. They were also able to prioritize issues that needed urgent attention.

With knowledge of their rights, the trainees were happy to have learnt that they had rights and that they can always

demand for their rights. They immediately formed a committee to take up leadership on the issues raised as priority in the community.

Observing Anti-FGM Zero Tolerance Day, Mahiga Primary in Kiambu County--February 6,2017

With the support of The Girl Generation HFAW was able to observe the international anti-FGM zero tolerance day at Mahiga primary school in Kiambu County. The objective of this UN initiated awareness day is to promote abandonment of FGM/C in a coordinated and systematic manner that must engage whole communities and focus on human rights and gender equality. This day is observed every February 6th since 2003. The theme of this year was **Building a solid and interactive bridge between Africa and the world to accelerate ending FGM by 2030**. This day promotes the realization of Sustainable Development Goal SDG 5- Gender Equality: Target 5.3 which calls for elimination of all harmful practices such as child, early and forced marriage and FGM by 2030. Kenya is among the 29 countries that practice FGM in Africa with a prevalence rate at 21%. Even though Kenya has experienced a decline in FGM prevalence; in Nyamira County, where our anti-FGM advocacy activities are concentrated, has a high prevalence rate of 84%.



The pupils demonstrated active participation and willingness to learn -Mahiga Primary

Mahiga schools was enthusiastic to learn from HFAW which was instrumental in allowing us to go in at a time when there was national ban for activities in schools. We were able to reach 350 boys and girls and 5 teachers including deputy headmaster.

The day began with a lot of energy with HFAW facilitator Agnes leading the presentations on the subject of FGM/C. She explained the types, the prevalence rates, and places where FGM/C is commonly practiced as well as the likely effects on the girl child and woman. She also explained the reason why the practice should end and what Anti-FGM Zero Tolerance Day means. She challenged the children to explain the meaning of 'Zero Tolerance'. One girl said “It means not condoning FGM/C at all.” Many pupils gave their views of what they thought it meant some even translating it to Swahili saying “Kutovu milia kutahirisha wasichana” “this practice is against human rights and the children's rights” continued Agnes.

Using the Social Change Communication, this participatory dialogue went into details of the real causes of FGM and why it must be abandoned. There was emphasis on why engaging with boys to understand their role in ending the practice was necessary.

We were able to reach 350 boys and girls and 5 teachers including deputy headmaster.

CHHRP Gladys Nyasuguta in West Pokot

Our grass-root CHHRP, Gladys Nyasuguta was invited to West Pokot to share our (HFAW) work and the methodology (Popular Education) we use to End FGM/C in Kisii Community with the community elders. The elders are in this community are the custodians of culture .In addition, Pokot is a community where FGM/C prevalence rate is at 100%. The elders listening and discussing with our CHHRP ended up making a declaration to end FGM/C in their community.



Gladys (in yellow t-shirt) advocating against FGM in West Pokot with the elders present

Zero Tolerance Day promotes Sustainable Development Goal(SDG)5-Gender Equality Target 5.3 which calls for elimination of all harmful practices



HFAW C.E.O Dr. Grace Mose (in blue) having a group photo with women in Dares Saalam,TZ at the end of the training

With an invitation, HFAW was privileged to train women in Dar eslaam in their United Methodist Women Empowerment Workshop. Dr Mose began by sharing information of the root causes of FGM. The silent socialization which subjugates women to silence while elevates men's status. The reasons why a boy child is valued while the girl child is devalued. The explanation for women's stigmatization and trauma when they do not have children or when they give birth to girls only. The root cause of women's daily burdens and struggles. This forum which was based on popular education methodology of critical conscious raising as well as participatory engagement led women like PendoSimango to openly share their stories of suppression, trauma and resilience. The discussion of FGM, health and socio-economic effects was better understood after discovering the root causes of the practice. The women were able to understand that this practice plays a major role in silencing women and agreed that FGM must be denounced at all costs and children must be fully protected.

ECONOMIC EMPOWERMENT PROJECT

We integrate economic empowerment into gender interventions to support individuals and groups to improve their living standards and quality of life through financial literacy and entrepreneurship skills. In addition, we also sensitize the women and community about their right to own property and create wealth as well as human Rights.

Economic activities

Women continued with their economic empowerment activities to improve their livelihood. Following are some of the activities they are involved in; brick-making,poult-

ry,hotel,cereals,goat keeping and groceries



Susan Moranga with her livelihood activity

Financial literacy and Entrepreneurship Training

To improve the economic wellbeing of the women and that of their community leading to sustained economic improvement, we provide trainings and mentorship on important topics such as budgeting, saving, debt management and where to get capital for their business

“I have come to see that illiteracy is bad, I have decided to move forward” said one of the participants.

Approximately 48 women and men benefited from the two day financial literacy and entrepreneurship training. They were glad to have attended such an eye opening training which not only will help them improve their businesses but also improve their day to day lives as they interact with money on a daily basis.

An adequate level of financial literacy is a prerequisite for financial inclusion, because without the relevant knowledge individuals have difficulties in evaluation and utilizing financial services adequately for their specific life situation. They also face a higher risk of becoming victim of negligent or fraudulent conduct of financial service providers. Furthermore, a lack of financial literacy can lead to suboptimal financial decisions and thus economic hardship on household level. This is why financial literacy and entrepreneurship training was necessary for the Borabu sub-county women.



Carol from Equity Bank taking the women through financial literacy training.

The training was very participatory, fun and hands-on as the participants learnt using case studies, group work, skit and on some instances the facilitator used her own personal story to expand the women's focus with an intention of impacting their lives, that of their families and communities. Thus the participants were very active and

opened up about their personal challenges towards their financial freedom.

To demonstrate their struggle with financial illiteracy, the women performed a skit. It emerged that financial illiteracy led to domestic violence in their homes. Therefore to end it, it was imperative to them to be educated on how to make sound decisions on their finances. For example, one of the participants confessed to have borrowed a loan not because she needed it or had planned for it but because she heard there was money “I heard there is money” she said and another one said she borrows money “for social gathering.” However, at the end the participants had a different language “madam, when were invited to this training, we thought it was a waste of our time because such math education should be for our children, but now I am grateful. You have spoken to our hearts she continued, and in a way we feel sad how ignorant we have been.”

“I have come to see that illiteracy is bad, I have decided to move forward” said one of the participants.

“I used to cut even ten branches of bananas and give out” said a woman. One of the expectation the women had before the training was how to get capital for their businesses. Through the discussions the participants learned that they had a lot of resources in their homes which they could sell to raise the capital they needed for their businesses “we are not poor” the participants said in unison. Another woman added “I didn't know we have so much, yet we think we have so little”

The participants acknowledged that to reach a destination all it takes is to plan “My wife is not here, she is doing business and I don't know if she is budgeting, but I will talk to her” a man said. To change their lives the participants realised it is important to make decisions as partners for the benefit of the family and business.

“madam, when were invited to this training, we thought it was a waste of our time because such math education should be for our children, but now I am grateful. You have spoken to our hearts she continued, and in a way we feel sad how ignorant we have been.”



Women summarised the lessons learnt during the training

The participants were very grateful of the training and to demonstrate their understanding they summarised lessons learnt in a skit. They all said “we now feel adequately educated about finances and can make informed decisions.”

Walk: An Avenue to speak up on Electing Leaders of Integrity and Women's Economic Empowerment



A walk to raise funds for economic empowerment and raising awareness on electing leaders of integrity in 2017 - Borabu Sub-County

There is a direct relationship between poverty and corruption especially of leadership. Women and communities work very hard but there is little or no improvement in incomes because of rampant and institutionalized corruption throughout the country. HFAW used a participatory walk to raise awareness on the importance of electing leaders of integrity come 2017 which is our election year. We also used the opportunity to invite county leadership to raise funds to support the establishment of HFAW fund for women which will help women and girls access low interest credits.

Hope Foundation for African Women Credit Fund

The idea of Hope Fund came up after meeting and discussing with women on the way forward after Kiva interest free loans transitioned from funding individual projects to funding partners. Because of the huge need among women who could not walk to a bank institution and access credits, we held a series of meetings to determine how to establish a credit fund for women. The target for this fund will be women who have low income levels and often do not have collateral that such institutions require before offering a loan.

The Hope Fund establishment is one of the synergy in HFAW economic empowerment projects as a source of capital in terms of loans. Hope Fund will provide the women with an avenue of getting funds for their economic projects at a low interest. Hope Fund with coupled with finance trainings provide an avenue to end poverty. This care for women's bottom-line has allowed women to commit to be their own intervention of issues in their community including end of GBV and FGM.



A meeting with cooperative sub-county officer who explained how credit fund works

CAPACITY BUILDING

Training HFAW Community Health and Rights Promoters on Social Change Communication

Thanks to The Girl Generation grant HFAW staff and Community Health and Human Rights Promoters (CHRRP's) received training on Social Change Communication (SCC) skills to End FGM.

²Kiva is an international non-profit, with a mission to connect people through lending to alleviate poverty



CHHRP training on Social Change Communication (SCC)

This methodology provides a positive approach to tackling FGM through not only being sensitive to the practitioners but also using positive stories. There was emphasis on implementation of “DO NO HARM” policy which discourages using traumatic descriptions, video of information which may end up traumatizing the victims. Condemning the practitioners can also produce backlash. Being aware of these issues has greatly improved the way we are received in the villages. There is less backlash and more interest in our programs.

This training also helped us to interrogate the Child Protective policy which we have now widely used to interact with students and to encourage those we work with to protect children. Due to this policy, HFAW staff, volunteers and CHHRP now know how to approach child abuse and the right channels to hold perpetrators to account.

HFAW believes in capacity building of its members, they attended a capacity building engagement locally and internationally. Teresia Waithera Gitau attended a training on Social Change Communication (SCC) offered by The Girl Generation (TGG) in Kenya. Agnes Matagaro attended a Global Justice Volunteer programme offered by the General Board Of Global Ministries (The United Methodist Church) in the United States.



Teresia during SCC training by The Girl Generation



Agnes as a Global Justice Volunteer

Other Developments

HFAW was able to open an office at its grassroots Borabu location to enable easy operations and implementation of its activities. This office is managed by our grassroots coordinator, Joyce Amoyi as well as our newly employed field officer, Ruth Nyamusi Nyakundi. This office will be instrumental in facilitating information to women who wish to access our credit facility.



HFAW office in Kijauri, Borabu Sub-county Nyamira

Challenges

We have done capacity building for staff but more is needed both for staff and HFAW CHHRP. This is a continuous process for more efficient delivery of services. We are challenged with limited resources to an extent where we are unable to pay salaries for volunteers who give so much of their time.

Limited resources to expand to a wider Kisii & Kajiado

Next Steps

- To deepen our school and church advocacy work in order to reach more communities. Our approach will also improve from large class presentation to personalized mentoring to allow more interactions with kids. This approach will

allow us to assess if the students are following what they are being taught. It will also allowed us to know what really goes on in the villages. For example how girls are told to be silent at night when they are being cut. To encourage them to report the nurses who are invited to do the cut. In large class sessions, kids may not able to share this very deep and personal information that will lead to interventions.

- To expand our financeliteracy and entrepreneurship trainings. This will allow women to be more responsible in their loan access, use and repayment
 - To improve our newly created system to allow access to loans. We created excel sheets and manual program but we must find ways of improving on it.
 - To increase our credit fund to reach more women
 - To polish our newly created policy document to improve on our loaning processed
 - To train women in agribusiness in crop farming and daily rearing. Doing farming a way of life is no longer sustainable.
- To scale up our programme to reach more people

Conclusion

HFAW strives for gender equality. To achieve this we must use a multi-prong approach. There is need for social, economic and political empowerment where women become their own self advocates against GBV with a priority in ending FGM, work towards their own economic development and that of their communities but also receive civic education to motivate local political participation. Popular education and social change communication which has proven to be participatory and engaging has led to community driven interventions. HFAW strives to continue deepening and expanding these processes.



We pride ourselves in mentoring the next generation - CHHRP facilitating at Itumbe Primary School

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Empowering women & girls; transforming communities

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