

Scaling Economic Opportunities for Refugee Women:

Understanding and Overcoming
Obstacles to Women's
Economic Empowerment in Kenya



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Executive Summary

Refugee women face unique risks and challenges in displacement settings, including finding sufficient and dignified means of supporting themselves and their families. Globally, almost all economic indicators show that women are worse off than men, and this economic marginalization can be intensified by violence and displacement (Kabir & Klugman, 2019), limiting refugee women’s ability to safely generate, control, and use resources.

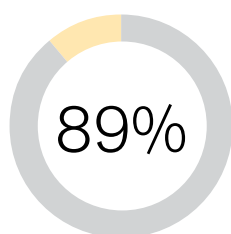
In order to economically empower refugee women and expand their universe of perceived and imagined economic options, transformations must take place in women themselves, their households, the community and the society to improve refugee women’s **access** to key resources and opportunities (education, training, financial literacy, capital, networks, credit, employment options), and increase their **agency** (the ability to make choices in how to spend their time and resources) (Markel et al., 2016).

There is a growing body of literature that seeks to understand and define women’s economic empowerment and examines the structural barriers that women and displaced populations face in labor market participation. However, there is still a dearth of research that explores how refugee women themselves describe their economic aspirations and their perception of the accompanying benefits and challenges. Prior literature sheds some light on refugee women’s economic activities and gender norms in Kenya.

There is limited evidence, though, on the specific situation of Congolese and Somali refugee women in urban Kenya in regard to their desires and preferences relating to economic opportunities. To address some of these knowledge gaps and to add the voice of refugee women to our understanding of economic empowerment and barriers to improving refugee women’s participation in the economy, the International Rescue Committee (IRC) conducted formative qualitative research with working-age Congolese and Somali refugee women and men in and around Nairobi, as well as with key informants designing programs or providing services to these populations.

Kenya is one of the more politically and economically stable countries in East Africa and serves as an economic hub within the region. It is ranked, however, as a lower middle-income country according to the UN’s Human Development Index (O’Callaghan & Sturge, 2018). Poverty rates are lowest in Nairobi, the capital city, which has significantly lower rates of unemployment and a higher share of formal sector employment than the rest of the country, along with a thriving informal sector (Nairobi City County, 2014). Kenya is home to one of the world’s largest refugee populations, with close to 476,000 registered refugees (89%) and asylum-seekers (11%) living both in large refugee camps such as Kakuma and Dadaab (84%), and in urban or semi-urban settings, primarily in and around Nairobi (16%) (UNHCR, 2020). These numbers increased dramatically in the last 30 years due to major and protracted conflict and displacement in the neighboring countries of Somalia, South Sudan, and the Democratic Republic of Congo (O’Callaghan & Sturge, 2018; World Bank, 2019).

The focus of this study is on the Eastleigh area of Nairobi, home to large numbers of Somali and Ethiopian refugees, and Kajado County (approximately 50 miles south of Nairobi), home to an increasing number of Congolese refugees. These sites were chosen because of their large urban refugee populations, to better understand distinct challenges and opportunities facing refugee women in each context, and because the formative research was intended to inform future IRC livelihood programming activities in both areas. A total of 43 participants were consulted as a part of this research.



Kenya is home to one of the world’s largest refugee populations, with close to 476,000 registered refugees (89%).

Interviews and discussions with refugee women and men highlighted both the opportunities for women's economic empowerment (especially among populations who have been in Nairobi longer and can access established social networks) and the multitude of access- and agency-related barriers that women face. When asked to describe an economically empowered woman, the most commonly mentioned descriptors among both groups included:

- **working or being self-employed**
- **being able to provide financially, and**
- **having independence**

Women's visions for empowerment frequently included starting a small business and growing it little by little to become financially successful.

At the time of the research, 92% of women (11 out of 12) interviewees had some form of work. **75% of women interviewees had their own small/micro business (all operating informally). Women's work activities tended to be concentrated in informal, low-earnings work**, including:

- having small shops where they sold food, drinks or cosmetics
- selling clothing, fabric or fruit in the street, and
- doing odd domestic chores

Two had wage employment, one woman working in a restaurant and another in a salon. Congolese women interviewees were more likely to be selling goods in the streets (implying greater precarity and vulnerability) than their counterparts in Eastleigh, who were more likely to have a more established business and a fixed point of sale. This likely reflects a greater amount of time since arriving in the country among refugee women in Eastleigh, as well as more established social networks among Somali refugees that facilitate access to capital.

Eleven out of twelve women interviewees expressed a preference for having their own business which they could progressively expand over time. Reasons for this preference included:

- it is safer, as women are not dependent on an employer or as vulnerable to exploitation while waiting on payment at the end of the week or month
- self-employed women have greater flexibility in managing their own time, and

▪ they are able to bring money into the household on a daily basis Both women and men interviewees spoke of **the benefits an empowered woman brought to her family and self.** Across both populations, these included:

- **the psycho-social benefits of being engaged in and motivated by an economic activity**
- **being able to meet daily needs for herself and her family (including food and school fees for children)**
- **having independence**
- **being able to raise herself up**
- **being admired by others in the community, and**
- **having more respect from men**

One third of Congolese women in Kajiado also mentioned empowered women having the **ability to help others in need within the community**, while benefits to the community were not mentioned by interviewees in Eastleigh.

Two thirds of women interviewees perceived potential risks to women's economic empowerment, noting the following:

- **the financial risk of investing in a business**
- **police harassment or other forms of harassment while selling in the street, and**
- **conflict with the husband or community**

These issues were corroborated during focus group discussions and by key informants. Lack of adequate childcare and women becoming overburdened also emerged as significant potential risks in focus group discussions with women and men in both geographic settings, as well as in interviews with key informants.



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of the women interviewees
had some form of work.

Regarding constraints that limit women's ability to have sustainable income-generating activities that meet their needs and preferences, respondents mentioned both access and agency related constraints.



Access-related constraints

Capital

Research findings suggested that access to start-up and working capital was one of the most significant constraints refugee women faced. This may be a particularly significant constraint for Congolese refugee women who generally appeared to have less access to financial capital through social networks.

Legal documentation and right to work

Another prevalent constraint was not having a legal right to work or operate a business, and the accompanying risk of harassment and extortion on the part of local officials. This appeared to be a deterrent to women not yet working, and a source of stress for those working.

Skills and education

A lack of basic education and language skills (i.e. not speaking fluent Swahili), the non-transferability of prior education and skills, along with difficulty in accessing technical training opportunities in Kenya limited refugee women's ability to start and run successful businesses.

Financial services

Due to refugee status and documentation challenges, refugee women also have difficulty accessing financial services such as M-Pesa, constraining opportunities to expand their businesses.



Access-related constraints

Social norms

Interviews suggested the existence of gendered social norms that influence women's possibilities for economic empowerment, though this differed across groups. In particular, norms that define men and women's responsibilities (including unpaid care responsibilities for women) and expectations that women not work if her husband can financially sustain the family, represented significant constraints.

Gender-based harassment and violence

While very few women research participants spoke directly to the issue of gender-based harassment and violence, it was raised as an issue by one woman and multiple key informants. Risks of gender-based violence in the home, and the possibility of harassment or exploitation while working both represent agency-based constraints on the activities women choose to engage in.

Confidence and mental health

Refugee women may also be constrained by a struggle to find the internal confidence to start a business, particularly if they have limited education and literacy, and little exposure to urban cash-based economies.

Prospect of resettlement

While not mentioned by refugee women themselves, two key informants spoke to how the prospect of resettlement can be a disincentive to women choosing to work, with this tendency appearing most strongly among more recently arrived refugees.

Finally, female interviewees and key informants identified several gaps in resource and service provision that could help to improve women's economic empowerment. These included but were not limited to a need for:

- **financial services, including start-up and working capital**
- **greater market responsiveness**
- **access to quality childcare**
- **advocacy and support in accessing licenses to operate legally, and**
- **sensitizing and engaging men to the benefits of women working**

Overall, based on the findings of this study, we offer the following recommendations for practitioners, policy makers, government and other relevant stakeholders (such as the private sector).



Organizations (NGOs, donors, private sector etc.) designing and implementing programs for refugee women

Organizations (NGOs, donors, private sector etc.) designing and implementing programs for refugee women should:

- **Increase market responsiveness** by more deliberately assessing which markets are most viable in terms of potential for growth and employment creation and relevance for target audience and should offer guidance and exposure (potentially via tours and peer education) to refugee women entering those sectors.
- **Increase existing women business owner's access to supportive business networks and mentorship as they grow their businesses.**
- **Create more intentional linkages for women operated businesses** with other private sector actors in the market in order to improve access to formal support, such as financial services, relevant suppliers, or business partners.
- **Research and pilot interventions to address child-care as a critical issue.**
- **Advocate with both government and private sector on refugee rights.**
- **Create opportunities to sensitize and train men and women in understanding gender roles and norms.**
- **Continue to invest in, design, implement and monitor research on what works in supporting the economic empowerment of refugee women.**



Government stakeholders and policy makers

Relevant government agencies and policy makers should:

- **Increase refugees' free movement and expand access to economic opportunities outside of camps.**
- **Support the integration of refugee women by revising policies and laws that create barriers for refugee women to access economic opportunities and financial services.**
- **Allow refugees access to means/factors of production.**
- **Allow registration of refugee financial groups, such as savings and loans associations, and enable linkages to formal financial service providers,** in order to enhance bargaining rights in access to credit/capital and other relevant financial support/services.
- **Improve legal recourse and protection for refugee women,** through greater access to and awareness of legal recourse options when they face harassment or other forms of sexual and gender-based violence.
- **Support municipalities in implementing a rights-based approach to refugee businesses** and argue for the economic benefits of promoting local economic integration as opposed to ongoing dependency and/or other negative coping mechanisms (i.e. sex work, etc.).
- **Streamline Refugee Status Determination (RSD) processes.**

Abbreviations

AVSI	Association of Volunteers in International Service
DRC	Democratic Republic of Congo
ERD	Economic Recovery and Development
FGD	Focus Group Discussion
HIAS	Hebrew Immigrant Aid Society
IRB	Institutional Review Board
IRC	International Rescue Committee
KII	Key Informant Interview
NGO	Non-governmental organization
PIN	Personal identification number
RAS	Refugee Affairs Secretariat
ReDSS	Regional Durable Solutions Secretariat
RSD	Refugee Status Determination
UN	United Nations
UNHCR	United Nations High Commission for Refugees

“

“In my country, I didn’t know about such things as having a business and having to fend for yourself as a woman in this way.”

– Displaced Congolese woman in Rongai

Background

A ccording to the United Nations Human Development Index, Kenya is ranked as a lower middle-income country in East Africa with a per capita GDP of \$1,455.4 in 2016 and an annual growth rate of 5.8% (O'Callaghan & Sturge, 2018).

As one of the more politically and economically stable countries in East Africa, Kenya serves as an economic hub, and is home to a number of vibrant emerging industries. While the country's overall unemployment rate in 2017 was 39.1% (O'Callaghan & Sturge, 2018), unemployment in Nairobi, the capital city, was at 14.7%, with female unemployment standing at 19% and male unemployment at 11.6% (Nairobi City County, 2014).

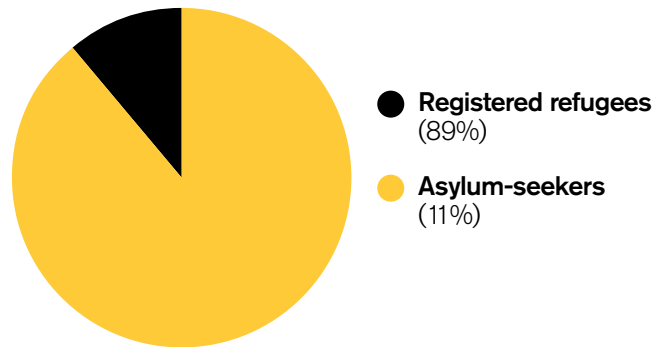
Refugee situation

Kenya is home to one of the world's largest refugee populations, with close to 476,000 registered refugees (89%) and asylum-seekers (11%) living both in large refugee camps such as Kakuma and Dadaab (84%), and in urban or semi-urban settings, primarily in and around Nairobi (16%) (United Nations High Commission for Refugees (UNHCR), 2020). These numbers, estimated at a total of no more than 15,000 before 1990, rose dramatically in the last 30 years due to major and protracted conflict and displacement in the neighboring countries of Somalia, South Sudan, and the Democratic Republic of Congo (O'Callaghan & Sturge, 2018; World Bank, 2019). With gradual repatriation among some populations (particularly Somalis) as a result of, among other things, Kenya's camp closure policy, numbers have been declining more recently. However, a new influx of arrivals occurred with the outbreak of violence in South Sudan in

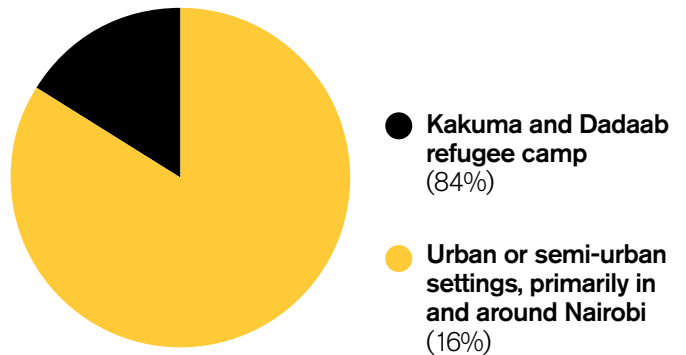
2013 (World Bank, 2019).

The vast majority of refugees and asylum-seekers in Kenya are from Somalia (~55%), South Sudan (24%), and Democratic Republic of Congo (DRC) (9%) (UNHCR, 2019). Approximately 49% of the displaced population is women and girls (UNHCR, 2019).

Of the 476,000 registered refugees living in Kenya:



Population living in large refugee camps:

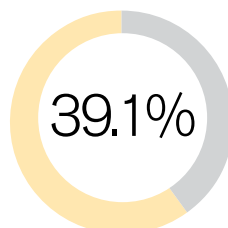


Source: UNHCR, 2020



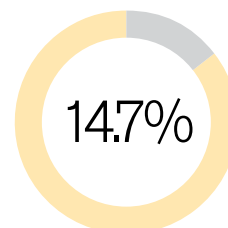
Kenya's per capita GDP in 2016

Source: O'Callaghan & Sturge, 2018



Kenya's overall unemployment rate in 2017

Source: O'Callaghan & Sturge, 2018



Nairobi's overall unemployment rate in 2017

Source: Nairobi City County, 2014

Country of origin	Daadab	Kakuma	Nairobi	Total
Somalia	209,306	34,892	21,666	286,844
South Sudan	612	113,107	8,457	122,178
DR Congo	72	13,831	30,780	44,683
Ethiopia	7,354	10,375	11,092	28,821
Burundi	63	11,668	4,264	16,896
Sudan	22	9,797	181	10,000
Uganda	70	1,616	891	2,677
Eritrea	4	33	1,850	1,887
Rwanda	7	676	1,164	1,847
Other	3	145	671	819
Total	217,613	196,120	81,016	484,649

Table 1: Population of Refugees and Asylum seekers in Kenya as at April 2020 (Source: UNHCR, 2020)

Official figures place Nairobi's refugee population in 2020 at 81,016 (UNHCR, 2020) though unofficial estimates reach as high as 100,000 (O'Callaghan & Sturge, 2018). These numbers have been growing, with refugees coming into Nairobi either from the country's refugee camps, or directly from their countries of origin due to the perceived possibility of greater livelihood opportunities in the city, as well as protection concerns in the camps or their countries of origin (World Bank, 2019).

Legal and policy framework

Prior to 1990, the Kenyan government generally promoted integration of refugee populations, many of whom were educated professionals or elites fleeing Uganda (O'Callaghan & Sturge, 2018). However, with the scale and demographic profile (including religious, educational, and economic backgrounds) of new arrivals that occurred in the 1990's and 2000's, the government approach shifted to one of promoting encampment, which led to the establishment of Kakuma and Dadaab Refugee camps (O'Callaghan & Sturge, 2018). This policy has generally persisted through to the present. However, as noted above, increasing numbers of refugees are arriving in and around Nairobi.

Kenya is a signatory to major international treaties protecting the rights of refugees and asylum seekers, including the 1951 United Nations Convention on the Status of Refugees, and the 1969 African Union Convention Governing the Specific Aspects of Refugee Problems in Africa (World Bank, 2019). These international obligations require the country to progressively facilitate refugees' right to work and self-employment (World Bank, 2019). However, despite being enshrined in Kenyan law, administrative barriers represent significant limits to this right in practice.

In 2007, with passage of the Refugees Act of 2006, Kenya passed national legislation to establish the rights of refugees and asylum seekers in Kenya (O'Callaghan & Sturge, 2018). The Refugees Act created the Department of Refugee Affairs, which in 2011 began registering refugees, a responsibility previously delegated to UNHCR, with other refugee status determination (RSD) functions gradually being transferred over (O'Callaghan & Sturge, 2018). This included provisions to protect refugees and asylum seekers from arbitrary arrest, detention or expulsion through the issuance of identification documents – either a UNHCR Mandated Refugee Certificate (valid for two years), or the Alien Refugee Certificate issued by the Kenyan government (valid for five years). In 2016 the Department of Refugee Affairs was disbanded and replaced by the Refugee Affairs Secretariat (RAS).

The 2006 Refugees act also called for refugees to live in “designated areas,” though these were not defined until 2014, when the government designated Kakuma and Dadaab refugee camps in an encampment directive (World Bank, 2019). This was further enshrined in a 2016 amendment, with stipulations that refugees could only reside outside a designated camp by applying for an exemption with the Commissioner for Refugee Affairs (World Bank, 2019). Those living in camps have to apply for Movement Passes, whereas refugees in urban centers tend to have greater freedom of movement, though this was curtailed by a relocation directive in 2012 and an encampment directive in 2014, which – though subsequently deemed unconstitutional – coincided with a number of serious security incidents in Kenya and led to the detention and relocation of urban refugees to the camps (International Rescue Committee & Regional Durable Solutions Secretariat, 2016).

Today, obtaining proper refugee identification is a challenging and lengthy process due to administrative hurdles and bottlenecks, the costs and time associated with the application process, and changing refugee status determination processes (NRC & IHRC, 2017; World Bank, 2019). This exposes refugees without documentation to myriad protection challenges and dramatically limits their livelihood options in the interim (World Bank, 2019). Additionally, even once a refugee has received their refugee identity card, it does not necessarily protect them from harassment or extortion from security officials when exercising their right to dignified work and self-employment. Once issued, the Alien Refugee Certificate expires after five years, and can be renewed with a new number. This also can create complications, with the possible blocking of M-Pesa or bank accounts (World Bank, 2019).

These legal, practical and administrative hurdles generally impede refugee families’ ability to provide for themselves and lead to negative economic outcomes (NRC & IHRC, 2017). Legally, refugees are able to apply for and receive the same Class M work permits provided to other foreign nationals in Kenya, as stipulated by the Citizenship and Immigration Act of 2011, though this is rare in practice and only granted in a few isolated cases (World Bank, 2019). Requirements for formal business registration and permits also present cost and administrative barriers, resulting in refugees being largely restricted to self-employment in the informal sector, or working informally for others (O’Callaghan & Sturge, 2018).

However, legal and administrative barriers also exist in the informal sector, where refugee business owners must pay for and obtain permits from the county government (World Bank, 2019). The fees and type of permit will depend on the type of business and its location and can be challenging to obtain due to a lack of information about the process and requirements, and the associated costs (World Bank, 2019).

The Refugee Bill of 2018 appears to offer a more progressive attempt at supporting self-reliance among refugee families, including through the right to work and access to land (World Bank, 2019). The bill passed initial stages of parliamentary approval in 2017, however it is not yet clear at the time of writing if it will be passed into law, or if so, whether the more progressive aspects will be implemented (O’Callaghan & Sturge, 2018).

Economic context and refugee employment

Nairobi is the commercial and economic hub of Kenya. Poverty rates are the lowest in the country and Nairobi has the largest share of formal sector employment in Kenya, representing 453,000 formal jobs (Nairobi City County, 2014). Primary wage employment in Nairobi is in the manufacturing sector, along with wage employment in trade, restaurants, hotels, construction, transport and communications industries (Nairobi City County, 2014). Of more significant importance, however, is the number of people employed in the informal sector, which includes small-scale unregulated income generating activities. The informal sector in Nairobi represents over 1.5 million people, or three and half times the number of individuals formally employed (Nairobi City County, 2014).

This is also true of the refugee population: a higher percentage of refugees are engaged in economic activities in the informal sector than the formal sector (Betts et al, 2018; IFC 2018; IRC 2018, in World Bank, 2019). In urban centers, refugees perform a wide variety of jobs, with many low-skilled workers engaged in casual daily labor activities on construction sites, as domestic workers, as security guards, or in retail outlets (UNHCR, 2012, as cited in World Bank, 2019). Other significant sources of income include running shops and small business in retail, grocery kiosks, hairdressing, tailoring, or hawking goods in the streets (O’Callaghan & Sturge, 2018; Pavanello et al., 2010; World Bank, 2019). However, refugee workers are estimated to earn approximately one third of what a Kenyan worker would earn for the same work (World Bank, 2019), and refugees are more generally found to earn less per month than the local host population (Betts et al., 2018).

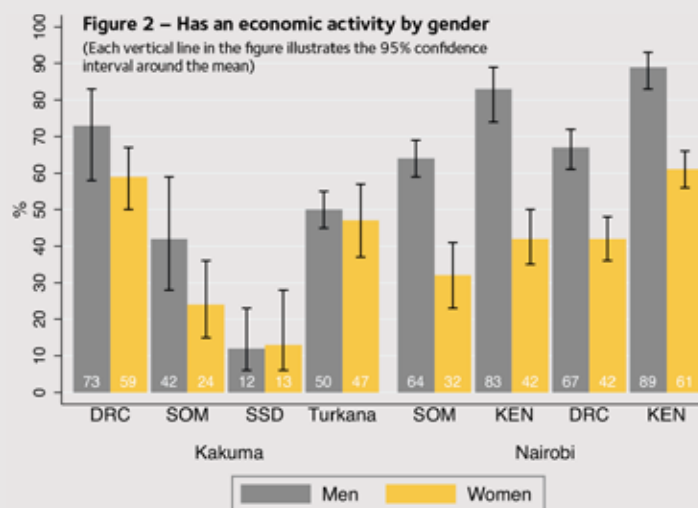
Recent research shows that refugees tend to do better economically in Nairobi than in the camps, as they are more mobile and have greater access to public services, but still have lower employment and self-employment rates as compared to local Kenyans (World Bank, 2019). A large proportion of urban refugee households are considered poor or very poor and remain economically vulnerable, though living standards vary by country of origin (Betts et al., 2018). For example, Somali refugees in Nairobi are demonstrably better off than Congolese refugees in terms of income and asset ownership, earning a median income of \$150 per month, as compared to \$70 per month among Congolese (Betts et al., 2018).

Access among Somalis to longer standing social networks in Kenya, as well as higher remittances received from Somalis abroad (which can serve as start-up and working capital) may contribute to this discrepancy (Betts et al., 2018). However, Congolese refugees appear to have higher employment rates with 55% employed, as compared to 44% of Somali refugees, a fact which may be due to their knowledge of Swahili and a reputation among Kenyan employers for tolerating difficult working conditions and low wages (Betts et al., 2018).

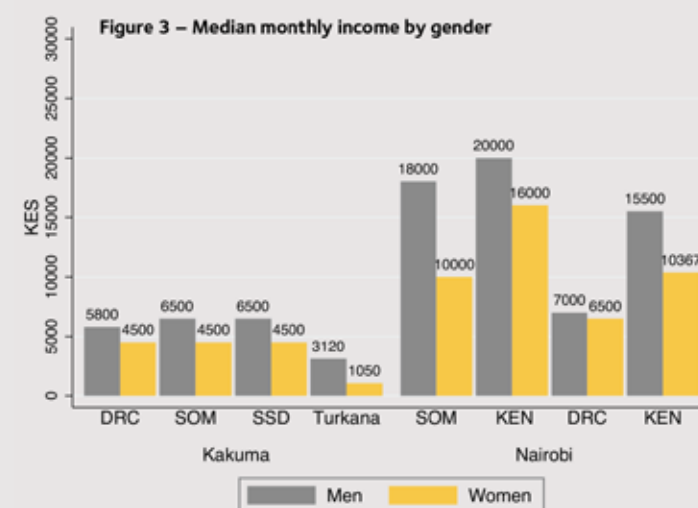
Many refugees, and the Congolese in particular, find it a struggle to survive in Nairobi and face food security challenges (World Bank, 2019). Congolese refugees only have two meals per day on average, and many are only able to afford meat once per week (Betts et al., 2018). The challenges urban Congolese refugee families are confronting may reflect the documented economic disadvantages of new arrivals, where social and financial networks have not yet developed, as has generally occurred over time for communities in protracted refugee situations (Pavanello et al., 2010).

Current economic engagement among refugee women

Refugee women, regardless of country of origin, are less likely to engage in an economic activity in Nairobi than men. Again, this difference is more significant for some refugee populations than others. For example, a recent study found that only 32% of Somali women in Nairobi are engaged in an economic activity as compared to 64% of Somali men, which the authors attribute to gender discrimination (Betts et al., 2018). Regardless of the setting (camp vs. urban), gender plays a significant role in structuring forms of work, and employment and income levels, as demonstrated in the charts to the right (Betts et al., 2018).



Source: Betts et al., 2018



Source: Betts et al., 2018

In Nairobi, refugee women mainly engage in the informal sector, via petty trade (such as selling food, water, snacks, and clothing, and more recently, hawking fruits), domestic work and selling home-made foods or goods (UNHCR, 2012, as cited in World Bank, 2019). In general, refugees living in urban centers report that they primarily rely on their social network to find employment (Betts et al., 2018). Women refugees typically lack access to capital and more formal support, though some NGOs or faith-based associations provide start-up capital and training (Pavanello et al., 2010). Women also frequently collaborate with other women of the same nationality to establish small businesses or cooperatives (Betts et al., 2018). Many Congolese women in Nairobi, for example, are involved in selling kitenge (a patterned wax fabric), as Congolese are seen as connoisseurs of kitenge and can thus build on this cultural asset (Betts et al., 2018).

Constraints to women's economic empowerment

Prior research highlights the following barriers and challenges to refugee livelihoods for both women and men in the urban Nairobi context:

General



Refugee ID cards

The application and renewal processes are time consuming, costly, and rife with administrative hurdles (NRC & IHRC, 2017; World Bank, 2019). In addition to protection challenges, such as proneness to police harassment related to not possessing government ID cards, there is an impact on livelihood opportunities (limiting access to financial services and public services).



Business registration and permits

Even those operating informal businesses have to obtain permits. Fees associated with permits vary, depending on the type of business and where it is located. Limited information about obtaining permits and their cost can represent a barrier (World Bank, 2019).



Change in economic activity

Refugees may not be able to pursue the same economic activity as in their country of origin because of the new context and restrictions on economic activity.



Police Harassment and Extortion

Security officials may not recognize the rights of refugees to work and operate businesses and may target them for extortion or harassment with little legal recourse.



Skills and education

Refugees have limited access to quality education or relevant skill building interventions. Lack of language skills can also restrict employment and access to start-up capital.



Lack of access to financial services

Limited access to capital and formal banking (Betts et al., 2018; Beversluis et al., 2017), restricts refugees' ability to save and borrow money (World Bank, 2019).



Discrimination

Employers may be reluctant to hire refugees because of discriminatory views and social stigma. They may therefore get hired for less attractive work, less pay, and in more exploitative conditions.

Refugee women face the constraints outlined to the left, in addition to gender specific barriers that limit both their income generating opportunities, and the possibility for experiencing economic empowerment more generally.

Specific to the situation of displaced women in urban Kenya, a qualitative study found that refugee women are particularly targeted for being detained by police at night, when families will be more fearful of the possibility of sexual violence, and willing to pay higher bribes for their release (Pavanello et al., 2010). These findings suggest the types of gendered risks and mobility constraints refugee women specifically face (i.e. avoiding going out after dark for fear of being targeted by police).

The same study also found that reproductive health and psychological problems were pervasive among refugee women living in Nairobi, many of whom had experienced trauma and sexual violence (Pavanello et al., 2010). New arrivals, and women in particular, were frequently in need of psychosocial support and counseling before being able to work, as they had experienced traumas that impacted their sense of personal agency and ability to undertake productive activities (World Bank, 2019). However, few refugee women have access to clinical care (Pavanello et al., 2010).

In refugee households where women are primarily responsible for unpaid care work, they may struggle to provide care for young children (or other dependents) while carrying out income generating activities (World Bank, 2019). Other gendered social norms may represent additional barriers to the kind of work women can access, though these differ based on what the community of origin deems "appropriate" work for women and how this relates to household responsibilities (Pavanello et al., 2010). Depending on the host community's attitudes toward the displaced groups, this can lead to further ostracism due to stereotypes about the oppressive nature of refugee's culture of origin (Pavanello et al., 2010).

Support Services Available to Refugees in Urban Contexts

The majority of UNHCR and NGO assistance for refugees in Kenya is channeled to camp-based refugees (who make up a significant proportion of the total) (Zetter & Raudel, 2016). Most residents in Kenya's refugee camps rely on humanitarian assistance and few participate in formal livelihood activities (Zetter & Raudel, 2016), whereas the majority of refugees in urban Kenya rely on their own networks and income generating activities to make a living. However, with increasing numbers of refugees living in urban areas, livelihood and other support programs are being implemented in and around Nairobi through organizations which include but are not limited to the UNHCR, IRC, Danish Refugee Council, Refuge Point, HIAS, RefuShe (Heshima Kenya), Jesuit Refugee Service, and AVSI Foundation.

In urban Kenya, refugee-serving NGOs share the caseload of the most vulnerable refugee arrivals, including single mothers, those with disabilities, or others with unique vulnerabilities such as victims of sexual or gender-based violence. Services include:

- temporary cash and in-kind assistance
- education and training
- micro-business start-up support, and
- referral for psychological or healthcare services (Betts et al., 2018; Chaffin, 2012).

The UNHCR's Urban Livelihoods Program has four main pillars, including skills development, enterprise development, safety nets and consumption support, and advocacy (World Bank, 2019). Similarly, the IRC's Livelihood Centers provide specialized courses and job training for youth and adults, and advocate for a more responsive business and legal environment. However, the reach of such programs is relatively small, with UNHCR reporting that 5% of the adult refugee population in urban areas have been assisted by the UNHCR and its partners (UNHCR Website: <https://www.unhcr.org/ke/livelihoods>). The UNHCR is looking to improve private sector partnerships and demand-driven programming through the establishment of online platforms, and by linking artisans with markets at the local, national and international levels (World Bank, 2019). Some examples also exist of refugee-led vocational education and apprenticeship options for businesses such as hair salons and tailoring (Betts et al., 2018).

Churches also appear to be a significant source of support for newly arriving refugees in urban areas, and especially Congolese refugees, offering guidance in navigating new and complex systems for registering as refugees and learning to survive in Nairobi (Betts et al., 2018).

It is worth distinguishing between urban contexts and camp settings: generally, in displacement contexts people who 'self-select' to relocate to urban areas tend to be more resourceful, more highly educated, and more entrepreneurial. However, once in the cities, they join the urban poor, living and working in neighborhoods with high levels of unemployment, crime, inadequate shelter, and limited basic services such as water, garbage collection and sanitation (Buscher, 2018).

Within unfamiliar urban contexts, family dynamics may begin to shift within refugee households, as family members must adapt to a cash-based economy and higher living expenses. Men's traditional rural-based livelihoods are frequently less adaptive to urban contexts, whereas women's unpaid care activities may more easily translate into domestic and service industry work (Buscher, 2018).

Gaps in the Evidence Base and Current Research

In Kenya, a significant amount is already known about economic markets and subsectors in the areas of fieldwork, as well as how various nationalities of displaced people survive and adapt in urban contexts. However, relatively little is known about the gendered household dynamics associated with economic activity, refugee women's desires and aspirations, and how adaptations and opportunities for economic empowerment vary among different demographic groups of women (in terms of age, household size etc.).



To address some of these gaps in knowledge, the International Rescue Committee (IRC) conducted a qualitative research study in two sites in Kenya: the Eastleigh area, Kamukunji Sub-county, Nairobi (hereon referred to as Eastleigh) and Rongai in Kajiado County, approximately 50 miles south of Nairobi. This research focused on displaced women from Somalia and the Democratic Republic of Congo in these two urban centers. Populations from these two countries account for a large percentage of the refugee population in Kenya, with 30,780 Congolese refugees and more than 21,000 Somali refugees living in the Nairobi Metropolitan area, which includes a significant part of Kajiado County (UNHCR, 2020; World Bank, 2019). A significant Somali population has been established in Nairobi already for some time, while the arrival of larger numbers of Congolese refugees is more recent, with many residing in areas of Nairobi such as Kasarani, Kayole, Umoja, and Githurai and parts of Kajiado County such as Rongai, Kitengela and Ngong (Betts et al., 2018).

Given the constraints highlighted in the literature, IRC's research in Kenya focused on four key areas:

- 1** What are displaced women's economic aspirations and what are the perceived benefits and intended consequences of women's economic empowerment?
- 2** What are the most binding constraints displaced women face in acquiring human capital and accessing employment?
- 3** To what extent are displaced women participating in support programs and the labor market and what are their views on the available options?
- 4** What are the current gaps in service provision and what are the opportunities to improve displaced women's economic empowerment in Kenya?

“

A fulfilled woman is one who has an education, who has opened her mind. When you can read and have an education, you are able to do so much more.”

– Displaced Congolese woman in Rongai

Research Findings

This research explores refugee women's own understanding of women's economic empowerment and the challenges they face in accessing and developing viable livelihoods. Unless otherwise stated, the findings refer to insights shared by refugee women themselves. Insights shared by men or key informants are clearly prefaced as such.

Details of the research sample are available in Annex A and more details of the methodology can be found in the [cross-country overview](#). It should be noted that the research team analyzed findings from interviews and focus group discussions with women according to the nationality of origin and location in which the research was conducted (i.e. Somali and Ethiopian in Eastleigh, and Congolese in Rongai). Where significant differences were found in responses between interviewee groups, these were explored in further detail. In cases where no obvious differences appeared, findings represent the overall sample of refugee women.

A. Women's desires and aspirations

Understanding women's desires and aspirations based on their current situation is fundamental to identifying opportunities for increasing positive economic engagement. This was a key goal of the current research, as no recent literature on urban refugee women's experiences sheds light on this topic.



Figure 3. Main themes from defining women's economic empowerment



Defining women's economic empowerment

To better understand women's desires and perceptions related to work there is need to first contextualize economic empowerment. The research team asked interviewees and focus group participants to describe what they perceived as important for a woman's fulfillment, and who they identified as an empowered woman.

Perspectives between Congolese interviewees in Rongai and Somali/Ethiopian interviewees in Eastleigh shared many common themes, while also differing in some ways.

Among the twelve women interviewees, factors commonly seen as important to a woman's fulfillment included:

- having some form of work (five described having a business or self-employment, and one named work generally)
- providing financially (named by four), and
- independence (named by four)

These themes were echoed by three key informants, who spoke of the ability to earn a living as a primary component of empowerment. In Eastleigh, being a successful business woman came across as a primary factor, with women interviewees using phrases such as a fulfilled woman "has done well for herself" or "she has reached a stage where she is okay with her life." According to another interviewee: "... She is independent. No one can interfere with her because she has done so well for herself."

Similar to women interviewees from Eastleigh, six out of eight Congolese women in Rongai said that to be fulfilled, women must have some form of work. Of these six, five spoke of the importance of having the financial means to provide for oneself and one's family, and five spoke specifically of owning and running a business. For example, according to a Congolese single mother of two young children in Rongai,

"An empowered woman owns a business. She starts from the bottom and grows little by little, until she is able to sustain herself."



Beyond these broad similarities in responses among women interviewees, findings also suggested some subtle differences between groups. For example, among refugee women in Eastleigh (interviewees and FGD participants), there was a stronger focus on growing and succeeding as a businesswoman. One woman, rather than describing the characteristics of a fulfilled woman, spoke of what it takes to get there, which is *"a lot of hard work, focus, and confidence."*

This perspective was corroborated by the FGD's in Eastleigh, where women participants described an empowered woman as someone who *"has achieved a lot because she has worked so hard," "has changed her life thanks to her hard work," "has doubled what she has thanks to her efforts," "can compete with men in business," and "has confidence."* Another spoke of how an empowered woman typically *"has support from her family and has been helped financially to start a business,"* naming the importance of having a network of support in the process.

When asked if they knew any empowered women in their communities, all four Eastleigh interviewees said they knew many, and pointed toward women who have shops in the market. One also mentioned a woman she knows who does the kind of work that only men typically do: selling cows. One Somali interviewee described a specific encounter with someone who she considered an economically empowered woman:

"There is one woman in particular [who I think of as empowered]. She is successful and has a large shop. One day, I was selling tea on the street and tripped and fell. This woman came and helped me and encouraged me, saying 'don't worry, we all pass through these stages. You will make it.'"



This theme, of starting small and being supported with a small loan or grant, and persistently working hard to build and grow a successful business was also echoed in an interview with a Somali man.

Among Congolese refugee women in Rongai, the interviews suggested a stronger association between women's fulfillment and their level of education. Four out of eight women named this as the first factor that came to mind in determining whether a woman was fulfilled and satisfied with her life. Among the four women who named education first, two spoke only about education, and went on to elaborate on the importance of a woman having greater awareness and open-mindedness:

"A fulfilled woman is one who has an education, who has opened her mind. When you can read and have an education, you are able to do so much more."



Two of the women who first named education subsequently spoke about additional financial or work-related factors they saw as important for a woman's fulfillment (as described above).

Two Congolese women spoke to the emotional or experiential quality of fulfillment and empowerment. For example, according to one:

"To be satisfied, one must have work. Without work we're stupid, dependent, neglected. But, when we work, we have confidence in ourselves."



According to another:

"A fulfilled woman loves what she does. She is persistent, even if she starts small, and is supported by others. Then she can move from selling material to having a bigger shop. It all depends on her drive."



The FGD with Congolese women in Eastleigh reflected similar themes. For example, women in the group described an empowered woman as someone who *“puts effort into her business and what she is doing,” “she is someone who has knowledge of many things. She thinks about the future, and not just about the immediate moment,” “She is resilient, wants to progress, and knows what she wants,” “She has internal drive and motivation, and isn’t just being told to work by someone else.”*

Unlike in Eastleigh (where all female interviewees named and described an empowered woman), when asked to identify and describe an empowered woman in their community in Kenya, only three out of eight Congolese women interviewees could think of someone who fit their description. Two interviewees spoke of women who had started with small businesses, which they had slowly grown over time. Another interviewee identified the wife of a pastor who, according to her, knows how to manage the business side of things. Among the five women who didn’t know any empowered Congolese women, three identified Kenyan women who were well educated and/or were earning a good income through businesses or employment.

These themes were generally corroborated by key informants, including the Economic Recovery and Development (ERD) Manager of a refugee-serving NGO who spoke to the concurrent importance of women being able to provide for their families, and the importance of accessing information, resources, knowledge, and environmental awareness.

Perceived benefits of economic empowerment

When asked about the benefits of women’s economic empowerment, responses represented three primary categories: benefits to women themselves, benefits to their families, and benefits to the community.



Figure 4. Main themes from benefits of women’s economic empowerment

Benefits to women

All four women interviewees in Eastleigh spoke about the benefits to women themselves of being empowered. Specifically, they spoke about:

- the psycho-social benefits of having an activity to keep them engaged (two)
- being happier and more motivated knowing they have an income (two)
- having independence (one), and
- being admired by others in the community (one)

This was highlighted by one interviewee, who described how an empowered woman might become a role model for others:

“Others might say, ‘Look at her. She has improved her life on her own.’ They might even compare you to an empowered woman and say, ‘Why can’t you do something like she has?’”



Among the six Congolese women in Rongai who answered the question, five spoke to the benefits of economic empowerment for women as individuals. The ability to raise herself up and have a better life was mentioned by two women, and the following were each mentioned once:

- having more respect from men
- being able to grow and go further in life
- being less dependent on others
- being less stressed about meeting the basic necessities of life, and
- being appreciated and admired by people in the community

The FGD with Congolese women corroborated these themes, with participants describing how men will show more respect for an empowered woman, and that by working her brain will continue to expand and grow.

Benefits to the family

Two out of four women interviewees in Eastleigh spoke about an empowered woman being able to meet the family’s daily needs, including paying for the children’s school fees and for food. Both FGDs in Eastleigh focused on how an economically empowered woman helps to bring in extra money for the family if the husband isn’t earning enough to meet their needs. Some FGD participants argued that even if the husband earns enough to support the family, a woman should still work because of the psychological benefits to her, and it will help the family in weathering unexpected shocks. However, another participant said that if the husband earns enough to support the family, a woman may prefer to focus on raising her children.

Among Congolese interviewees, two thirds of the women (four out of six) who spoke to the benefits of economic empowerment, described how it would help the family. Their perspectives included:

- being able to send their children to better schools (one)
- their children studying in better conditions (one)
- raising the household out of poverty (one), and
- improving the family's life (one)

According to one female interviewee, most Congolese women in Nairobi bear the responsibility of sustaining the family, so their empowerment is crucial to improving the family's situation.

Benefits to the community

Congolese interviewees and FGD participants also spoke to broader community benefits of women's economic empowerment. Among Congolese women, one third (two out of six) of those who described the benefits spoke about how an empowered woman will also help those in need around her. For example, one woman said:

"Empowered women do good things for others in the community. They can help those in need, including orphans."



Benefits in this category were not mentioned by any of the Somali and Ethiopian research participants.

Men's perspectives on the benefits of women's economic empowerment

Among male interviewees, three out of four described the primary benefits of women's economic empowerment coming from additional financial support for the family. Reasons for this included:

- reducing financial stress in the family
- reducing the amount of money that a man has to spend on the household thanks to a woman's contributions
- helping pay for family expenses such as school fees, food, or housing, and
- supporting the family's resilience in case the husband loses his job

This focus on household benefits was corroborated in the FGD with Congolese men, who said,

"[If a woman works] there can be cost sharing between her and her husband," and "It's difficult for men to handle it all alone."



One man shared a related story:

"We know of friends where only the man worked, but then lost his job. Because the wife wasn't working they didn't have enough money to pay rent, and then found themselves without shelter."



The two male Congolese interviewees also spoke to the benefits they see for women themselves, which included knowing her rights and her value in society, and not having to risk being harassed or exploited when selling in the street or going from place to place looking for work.

Potential unintended consequences of women's economic empowerment

Among the eleven women interviewees from Eastleigh and Rongai who spoke to the potential drawbacks of economic empowerment, eight identified potential risks associated with women having businesses and becoming economically empowered. The most prevalent risks identified were:

- the financial risk (mentioned by 3 women)
- risks of police harassment or other forms of harassment while walking in the streets (3), and
- conflict with the husband or community (2)

These issues were corroborated by FGDs and KIIs. Lack of adequate childcare and women being overburdened also emerged as potentially significant risks in the FGDs with women and men, as well as key informant interviews.

The perspectives presented below on potential risks support greater understanding of the difficult adjustments and trade-offs that refugee women and families often make in deciding how they will adapt their livelihoods and internal family dynamics to an unfamiliar and sometimes unforgiving new setting. The issues identified must be understood from a larger perspective on how to best mitigate potential unintended consequences (such as children being left in unsafe settings, or women facing increased conflict and gender-based violence at home) through an approach that adequately accounts for the perspectives and experiences of all those involved, including men.

Financial risk

Among the four women interviewees in Eastleigh, the most prevalent risk (identified by two women) was the financial risk of starting a business.

“For myself, I haven’t seen any drawbacks. But for others I have seen risks. They may spend everything, not save money, and then not be able to sell what they have.”



One Congolese interviewee also identified the financial risk of going bankrupt before reaching one’s goals. This was corroborated during the FGD with Congolese women in Rongai, where participants spoke about how it can take time to build a base of customers, and sometimes longer than a woman is able to sustain. Women may not be making as much as they expected and may get discouraged and want to close. However, according to FGD participants, if they are able to persist, eventually the customers will come.

A male interviewee from Somalia also spoke to the possibility of financial loss, as well as the ERD Manager. Due to competition with many other small businesses in the communities where they operate, women’s businesses are not guaranteed to succeed. In addition, it may be difficult to have enough working capital to sustain the business over time.

Harassment in the streets

Two Congolese women interviewees and one Somali woman spoke to the risk of harassment in the streets. This included both harassment and extortion from police asking for business permits, and sexual harassment or insecurity that women may face more generally.

The risk of getting into legal trouble and facing extortion from the police was corroborated by a Protection Expert with a refugee-serving NGO who spoke of a general mindset among most Kenyan police that people with refugee papers should be in the camps.

Conflict with husbands or others in the community

Two women interviewees (one Congolese and one Somali) spoke to the possibility of increased household conflict as women become more economically empowered, a risk also raised by two men interviewees (one Congolese and one Somali), and during the male and female FGDs.

For example, one interviewee in Eastleigh (a Somali woman with eight children who has a shop selling tea and snacks, and who is now separated from her husband) spoke about the various forms of conflict that may arise as women begin to work. She described her own challenging situation with her husband.

“The challenges have always been there with my husband, but it got worse when I started doing well [with my business] and becoming more independent. My husband and his family wanted me to be dependent on them (...) Now, my husband and his relatives are interfering with my business. I’m afraid he will take my shop away from me (...) I’m afraid he will try to take the children from me.”



According to one FGD participant, if women decide to go against their husband’s will once they start working, then the children may ultimately suffer. While not explicitly stated, this would presumably be due to increased conflict in the household and possible separation or divorce. Another participant stated that,

“Changes occur in the marriage when the woman starts to work. Sometimes the husband becomes jealous and there are issues. The marriage doesn’t last. In the end the only solution is divorce.”



Similar issues were raised by a Congolese woman interviewee. According to her, when a woman starts to do well with her business, she may become more outspoken with her husband if the relationship was already challenging. People in the community may become suspicious about the kind of activities she’s doing and talk poorly about her. In her words, due to these various factors,

“If the husband isn’t keen on his wife earning money, then the marriage will fall apart. But, if you have a good man, who doesn’t care about what people say around you, then he will support you.”



This highlights how social norms, discussed further in the report, factor into internal household dynamics and trade-offs as women begin earning a larger income.

Two male interviewees (one Somali and one Congolese) named increased household conflict as a potential drawback to women becoming more economically empowered. This was seen as possibly resulting from a woman becoming less submissive to her husband, or because the husband may stop supporting her financially as she is bringing in her own money. Congolese men FGD participants also described various factors associated with economic empowerment that could lead to increased conflict, including:

- the challenges of joint financial decision-making
- sharing of resources, and
- a woman having competing demands on her time and neglecting household duties

Insufficient childcare

Perspectives offered by one woman interviewee, one key informant, and during a female and male FGD suggested that there are also potential risks associated with children not having adequate care while their mothers are working. For example, an Ethiopian woman in Eastleigh who lives alone with her three young children spoke about her challenges associated with childcare.

“For mothers with small children it is very difficult, unless they can afford daycare. For example, sometimes when my baby was sleeping, I would go out and offer to help others with their chores in the neighborhood for a bit of income.”



This also came up as an issue in the FGD with Somali women, where one participant (a single mother with five children) spoke about how her 10-year old son goes to school, but her 8-year old daughter stays home to care for the 3 youngest children while she works, preventing her from going to school.

This challenge was corroborated during the FGD with Congolese men, where a married man with three children shared a personal story that had occurred in his family:

“We sat and agreed together with my wife that we would both work. It seems that we either have to forgo some needs at home or put the lives of our children at risk. The three kids were home by themselves while we were out working. They were hungry and wanted to make tea and food, so the oldest child tried to turn on the gas stove and light it with matches. Luckily, it didn't work, we came home, and they were okay.”



A Government Employee with the Community Affairs Division of the Refugee Affairs Secretariat (RAS) also noted this as a potential risk, along with women becoming overburdened due to their concurrent household responsibilities.

Changes in perspectives on women working since being in Kenya

Changed perspective

Among the ten women who spoke to whether their perspectives had changed on women working since coming to Kenya, eight asserted that it had: five out of six Congolese interviewees in Rongai; and three out of four Somali and Ethiopian interviewees in Eastleigh.

Among the five Congolese women whose perspectives had changed, three said this was due to the financial responsibilities women now must take on to survive in Kenya, as opposed to in their home country. For example, one woman said,

“In my country, I didn't know about such things as having a business and having to fend for yourself as a woman in this way.”



Another woman said,

“In my country, women do a lot of the work, but the men pay for the house. Here, the responsibility falls mostly on the women in the community [to provide for the family].”



Three out of these five women described how financial necessity changed their perspectives and obliged them to take on new income-earning responsibilities.

One of the male Congolese interviewees offered additional context on this point, saying that for a majority of Congolese refugees, they had few expenses in Congo, as they farmed and lived off the land. If the family needed something, they could sell livestock. However, according to him (and validated by key informants familiar with the challenges Congolese refugees face), the cost of living in urban Kenya is comparatively very high, and everything must be paid for. For this reason, the man asserted that both men and women in the household must now earn an income in order to meet basic needs.

However, a different view emerged from interviews with the two other Congolese women who also said their perspectives on women's economic empowerment had changed, but described being motivated by the new economic opportunities available to them in Kenya. They described seeing other women open businesses and expressed motivation to work hard to achieve their goals, which included eventually buying land and building a home.

Among the three Somali and Ethiopian women interviewees in Eastleigh who said their perspectives had changed, it appeared to mirror the motivation of the two Congolese women described above. They talked about becoming inspired and motivated by realizing in Kenya that women can be self-sufficient. It should be noted that one of these three women came to Kenya when she was six years old (so distinguishing the impact of relocating to Kenya is less clear), though she described how her perspective has progressively shifted as she's gotten older

“to believe that she can stand on her own and be independent.”



Of the three men interviewees who spoke to whether their perspectives on women working had changed, two (a married Somali man and a married Congolese man) said their perspectives had changed because they've seen how the economic situation in Kenya compels women to work. They also described exposure to a culture where more women are working, and where there is frequently the expectation and necessity that women help contribute financially to the household given a high cost of living.

Unchanged perspective

The two women, from the overall sample of interviewees, who said their perspective had not changed seemed to have always been inclined towards economic activity, even prior to their displacement. For the one Congolese woman who said her perspective hadn't changed (a married woman with four children, who'd completed 3 years of university), she had always thought that women who don't work are a burden on their husbands. Additionally, in her view marriages are unstable, and if something happens to the husband it becomes very hard for a woman and her children to survive if she has not been working. According to the Somali woman whose perspective hadn't changed (a young divorced woman with four children who left Somalia in 2007)

“I've seen and heard how women are heart-broken and abused and have always been thinking about how I can do something to become more [financially] independent.”



B. Refugee women's current economic engagement

With a more contextualized understanding of women's economic empowerment, the following section discusses employment outcomes for the refugee women interviewed, and their primary economic activities.

Rates of economic engagement

Among women interviewees, eleven out of twelve (or 92%) had some form of income generating activity at the time of the interview. Of these eleven, nine had their own small/micro business (all operating informally), and two had wage employment (one in a restaurant, and another in a salon). Among FGD participants, there was also a high rate of women working, with a great majority being engaged in some income generating activity. These rates are much higher compared to findings from larger quantitative studies presented in the Background ([Section II](#)) and likely reflect the fact that research participants were recruited through the International Rescue Committee and had previously indicated an interest in improving their human capital or entering the labor market.

Forms of economic engagement

Among the sample of eleven women interviewees working at the time of the interview,

- three (two Somali and one Congolese) had small shops where they sold food, drinks or cosmetics (milk, tea, water, snacks)
- four (one Somali and three Congolese) sold clothing or wax print fabric (kitenge) in the street
- two sold melon in the street and did other odd domestic chores, and
- two had wage employment

When asked what other women in their communities do for work, interviewees and FGD participants described similar activities, including:

- running small businesses and shops
- selling sweets, clothing, coffee, spices and ingredients, or
- running a salon

These forms of economic engagement mirrored what key informants named as the primary forms of work generally undertaken by refugee women. For example, according to the ERD Manager of a refugee-serving NGO in Nairobi and corroborated by a Case Worker for the same NGO, refugee women are primarily involved in informal work, running or working as an employee in a small business, or working in domestic services such as cleaning, doing laundry or working as a nanny. According to this same key informant, some are able to go to trade schools and be hired as waiters or waitresses, or work in the beauty industry. According to the Government Employee with RAS, selling kitenge is a common activity undertaken by Congolese women, along with some tailoring (which Congolese are known for excelling in). In his experience, Somali and Ethiopian women are more likely to sell tea and snacks. Key informants also mentioned a prevalence of young refugee women who resort to sex work in order to feed their families.

Indeed, the daily precarity and struggle in their current forms of income generation was apparent in many of the interviews with women, particularly among those selling goods in the street. A young Congolese woman in her mid-twenties, married and with a two-year old child, described her daily routine this way:

"I wake up in the morning, do the household chores, and then go out to look for work. I either go to homes and offer to wash people's cloths or sell melon in the street. Once I've done the work and get the money, I buy food and come back home. (...) My husband doesn't work because he has epilepsy. He had a job, but they let him go because he was frequently ill. Now, it is too hard for him to work. (...) We live off the small amount of money that I am able to bring in."



Reflecting the quote above, a majority of women interviewees were primary providers for their households. Four of the twelve women interviewed were married and lived with their husbands (one additional woman was married, but her husband did not live with her). Among married women, two had husbands who were contributing financially to the household (as a pastor, and as an apprentice tailor). Again, these figures are not representative because of the likely sample bias, and since the IRC prioritizes serving women. Among the three men interviewees who were married and had children, none of their wives were working at the time of the interview.

Demographic differentiators

The primary demographic differentiators that emerged in the interviews and FGDs around forms of work were nationality (with different preferences around types of activities) and time since arrival in Kenya. For example, Congolese women interviewees, who had all arrived in Kenya between 2013-2018, were more likely to be selling goods in the streets and spoke to a sense of precarity and vulnerability to the risks cited above. Among the six Congolese women with a small business, five had no fixed point of sale.

Conversely, only one of the women interviewed in Eastleigh was selling in the street, two others having established a small shop or kiosk and one working in a restaurant. These differences between Congolese and Somali women were mirrored in the FGDs, with Somali women generally having more established businesses, even if they were still quite small.

Perspectives shared during FGDs by both men and women suggested that Congolese men were generally more amenable to their wives working, though this frequently depended on her ability to continue caring for her household duties.

Among Congolese women, one interviewee spoke to differences within age groups, saying that older women generally prefer to sell wax print fabrics and younger women prefer to work in salons.

Women's preferences around type of work

When asked about their preferences about how to generate an income, eleven out of twelve women interviewees described wanting to have their own businesses, which they could expand over time. This was the case whether or not the interviewee already had an existing business, and was strongly echoed in all three FGDs with women.

The reasons offered for this preference for self-employment included the following:

- Running one's own business is the safest, as you are less vulnerable to exploitation than if you are waiting on a paycheck from someone at the end of each week or month
- There is greater flexibility and your work can be done in your own time, and
- You are able to bring money into the household on a daily basis

A Congolese woman who sells kitenge and dried fish in the street described her experience:

"I like my work now very much. When I sell, it gives me enough money to start doing more [in growing the business]. I can manage where the money goes and pay for everything. (...) Before, when I was working in a restaurant, they didn't pay me until the end of the month. This was too difficult to manage, so I wanted to have my own business."



This strong preference was validated by a Case Manager for a refugee-serving NGO. In her experience, refugee women generally prefer to have their own businesses and those without a reliable income-generating activity are eager to access start-up capital to launch. They are less interested in vocational training or apprenticeship tracks offered through existing programs because they find six months too long to wait before being able to earn. Based on her conversations with refugee women, many of whom were breadwinners for their households, they see starting a business as a much quicker route to bringing money into the household.

This reasoning was corroborated by the ERD Manager, who said that the benefits of women having their own businesses included less risk of harassment and exploitation from others, the possibility of more immediate (daily) returns, and – once the business has stabilized – more flexible hours and work arrangements (including, for example, having someone cover for the business when there are family or medical needs to attend to).

On the other hand, wage employment may increase:

- the possibility of exploitation
- women frequently having to work longer hours for minimal compensation, and
- women having less time and flexibility for being with their children and families or attending school visits and other appointments

Among the two women interviewees working for someone else, both expressed interest in starting their own businesses. For example, an Ethiopian woman who lives alone with her three children and works in a restaurant spoke to her experience:

“I like my job, but I work very long hours. I start very early in the morning, and [the restaurant] sometimes extends my hours in the evening. So, I then have to leave the children home alone, or the neighbor sometimes helps.”



When asked whether they were interested in other income generating activities, seven out of twelve women said they would like to continue with their current work but would want to grow their businesses. Primary ideas about how their work situations could improve included having a fixed location from which to sell (this was also identified by men interviewees as a factor that would make work safer for women), maintaining a stocked inventory, having a legal right to sell and not be harassed by police, and starting to sell new items. Two Congolese women expressed a desire to develop and pass on a well-functioning shop to their husbands to manage (one of whose husbands is epileptic, and the other whose husband was not working at the time of the interview), so they could then start another business.

These expressed preferences and objectives for starting and growing their own businesses reflect important contextual factors refugee women face in Kenya, including balancing work with unpaid care responsibilities, perceived limitations around the type of work women can (or should) engage in, and a restrictive legal and policy context in which refugee families are attempting to make a living. For example, the types of businesses refugee women tend to open appear quite limited to certain goods and services, leading to market saturation and limited possibilities for further growth. The following section explores in greater detail the various barriers refugee women face to greater economic empowerment.

C. Constraints for women’s economic empowerment

Considering that, when asked to define and describe their view of economic empowerment, refugee women primarily focused on being able to own and grow a business (a vision further reflected as women described preferences around their own work), the following section focuses on the primary constraints women face in doing so.

Access-related constraints

Access-related constraints are externally imposed limits or barriers to the resources (financial, material, informational, educational, or legal) that women can avail themselves of to promote their economic empowerment.

Capital

Among all women interviewees, nine out of twelve (or 75%) named capital as their primary constraint to starting and/or growing a business. Among those who described capital as a primary constraint, reasons included:

- needing start-up funds to buy materials and supplies
- wanting to establish a set location and needing funds for a deposit and rent for a shop or kiosk, and
- needing working capital to be able to sell on credit or cover expenses

Among Congolese women, five out of eight spoke to a need for capital. Among women interviewees in Eastleigh, two women spoke to a specific need for support with a deposit and rent to open a shop, one spoke about waiting on start-up capital in the form of a grant from IRC, and one spoke to the challenge of paying rent for her shop.

These views were supported by the FGD in Rongai, where Congolese women described how having enough capital to start and sustain a business is difficult, especially for women who have not yet been working.

According to a Protection and Policy Specialist with a refugee-serving NGO, it’s generally more difficult for Congolese women to access capital for their businesses than for Somali and Ethiopian women in Eastleigh because they don’t have the informal networks to access financial resources. Interviews with refugee women and key informants suggested several factors that may contribute to a lack of access to financial resources. In general, Congolese refugees have been displaced and arrived in Kenya more recently, so they have not yet had time to establish themselves in Kenya.

Whereas Somali refugees have generally been living in Eastleigh for longer and have had time to build and grow stronger businesses and networks. According to a Congolese male interviewee, his relatives, friends and contacts have also lost everything and have been incapacitated by the war in the DRC. So, there are few people in the community able to offer loans or other kinds of support to those who want to start businesses. Another man spoke about jealousy and a lack of solidarity among Congolese refugees, limiting a culture of mutual support and cohesion, something that appears to be more common among Somali refugees.

This said, it should also be noted that Congolese women described various forms of support they had received in starting small income-generating activities, or meeting basic needs when first arriving in Kenya, as discussed in more detail in **Section D** on networks of support.

Legal documentation and right to work

The second most prevalent constraint mentioned by seven out of twelve (or 58%) women interviewees was not having a legal right to work or operate a business. For example, a married Congolese woman in her early 30's with three children who was not working at the time of the interview described it this way:

"Some women have business activities, but they don't have a permit, and this causes issues. We might have big ideas [about what we want to do], but don't have the right to work. I have a friend who was starting to braid hair, but someone turned her in to the police and she spent two months in prison. By doing certain activities, you risk creating a lot of problems for yourself. Even doing small commerce can be complicated without having the right papers."



The likelihood of police harassment and extortion appears to be a deterrent for women not already working, and a major cause for stress and concern among those running a business, in particular for women selling in the streets. Interviewees described the possibility that their goods would be taken away from them, or that they would have to pay bribes.

This was confirmed by one of the FGDs in Eastleigh, where participants described how city officials come and harass them, with the possibility of losing everything in minutes. For women who are able to get a license and establish a set location from which to sell, it mitigates the issue.

Most key informants also identified refugee documentation and its impact on refugee women's economic inclusion as fundamental, structuring all other aspects of their lives and opportunities. According to the Protection and Policy Specialist, legal documentation (or lack thereof) leads to all other protection-related issues. There is a long initial process for obtaining refugee documentation, as well as a renewal process for Refugee IDs that occurs every five years. With the renewal, a person's serial number changes, thus also forcing refugees to renew their business licenses and work permits every time the serial number changes and leading to complications with financial service providers.

The Protection Expert with a refugee-serving NGO described it this way:

"Documentation issues are key and affect all the other areas of refugees' lives. For instance, we give financial assistance to victims of gender-based violence, women at risk, and single heads of households. (...) But, you realize there is no exit strategy, meaning how a person can move out of dependence on financial assistance to engaging in an economic activity. You look at this as a caseworker and realize a lot of this is tied to documentation. (...) There are no policies supporting local integration in the country. Even if a refugee wanted to engage in economic activity, policies hinder them. Local integration is not a legally recognized option."



According to the Government Employee with RAS, it is also business regulations (not just refugee documentation papers) that represent a major limiting factor for refugee women's businesses. According to the protection expert, policies designed to regulate the business environment for Kenyans disproportionately affect refugees. For those seeking to register their businesses, the government is often reluctant to provide permits to foreigners. In addition, policies that attempt to restrict refugees to living in camps adversely affect their potential for earning a living, as they limit their movement and market interactions and expose them to police harassment and extortion. In the Government Employee's perspective, prior attacks by extremist groups and the resulting security concerns may cause the policy environment to become even more restrictive.

Skills and education

Two women interviewees, and multiple key informants spoke to the specific constraints women face related to skills and education. For example, one Congolese woman spoke about how diplomas from the DRC aren't recognized in Kenya. Another spoke about how women may need new technical skills to start businesses or work in Kenya, but they can't access technical or vocational training because they don't have the financial means to do so. While not raised by any of the women interviewees, key informants and some men interviewees spoke about how a lack of basic education and language skills among women (including differences in how Swahili is spoken between Congolese and Kenyans) represented a barrier in being able to run successful businesses. The ERD Manager named education as one of the primary constraints to refugee women's economic empowerment.

Financial services

One woman interviewee and one key informant spoke about limited access to other financial services. According to a Somali woman with a shop where she sells snacks and cosmetics, not being able to use basic services like M-Pesa is a constraining factor for her business, as she has to find workarounds, such as using the service in someone else's name. This point was corroborated by the Protection and Policy Specialist, who described how a lack of access to basic financial services for refugees (due to their status and identification) hinders their ability to do business.

Agency-related constraints

Agency-related constraints are those that limit a woman's ability to make and act on her own choices about the work she would like to engage in, and how she makes use of her resources (including her time, skills, and material resources).

Social norms

Social norms can strongly influence the opportunities that women avail because of expectations (self-imposed or otherwise) about how their time should be spent and what activities are deemed acceptable or not within a given cultural context. The following social norms emerged that represent constraints to refugee women's economic empowerment.

Women's unpaid care work

Women's unpaid care responsibilities appeared to represent a constraint in terms of the forms of work refugee women were able to engage in, or whether they were able to work at all. This was only explicitly mentioned as a barrier by one woman interviewee, however in the eyes of Congolese men interviewees, it was perceived as a major obstacle. It's important to note that childcare isn't just about provision, but also the quality of care available. A Congolese FGD participant with two young children whose wife was not working made this point:

"I don't feel that daycare could appropriately care for our children. When we bring them there, they aren't as healthy when they come home. I'm willing to struggle very hard alone in order to provide for them, so that my wife can continue to provide the best possible care."



One FGD participant in Eastleigh, a Somali woman with a child who has cerebral palsy, had to quit working when her business partner in a vegetable stand decided to stop, because she was unable to continue alone while also adequately caring for her child. According to another Somali woman,

"Usually, men are not supportive of women working. Women struggle to raise the children and send them to school. Women's time is taken up in looking after children, so it's hard to do other things."



This was a challenge that both single mothers and married women faced, with some differences emerging between nationalities of origin. Among Somali FGD participants and interviewees, it seemed quite rare that men would contribute to unpaid care responsibilities, but appeared to be more common among the Congolese participants. Congolese women FGD participants were generally of the perspective that men's household responsibilities hadn't changed much since they had arrived in Kenya, with cultural expectations around gender roles persisting. However, in individual interviews, three out of five married Congolese women spoke about how their husbands were now helping them more with household tasks. A married Congolese woman who lives with her husband and five children gave a specific example to illustrate her situation:

"Before my husband wasn't used to doing household chores. But now he must - it's his life. Now my husband takes food to the children in school. When I go far for my work, he will even cook. He has to do it for his children."



Though, another interviewee who was the sole breadwinner in her household spoke to the limits of this support, as it played out in her household.

“At the moment, we help each other out, because I can't do it all by myself. When we were in Congo, things were different. There was a lot to do with the land. But now, because I am trying to earn, he needs to help too. But some things he says are just for women to do. For example, I have too much respect for my husband to ask him to wash my clothes for me. I'm not going to do that.”



Congolese women and men both spoke to changes in men's engagement in caring for children, sharing personal examples of how they had arranged their schedules as a couple to take turns.

The constraint that women's unpaid household responsibilities (including childcare) represent was highlighted by the ERD Manager, who saw it as the greatest barrier to women's economic empowerment. In his experience, this was particularly true among married Somali women, whose spouses prevented their participation in programs supporting economic inclusion. The Government Employee with RAS described similar challenges among Congolese refugees where, in his experience, the expectation was generally for men to provide financially and for women to not engage in business- or other work-related activities.

Men's and family preferences

Similar to the point above, among women FGD participants in Eastleigh, preferences among Somali husbands and their families appeared to greatly influence women's choices about whether or not to work. When asked about the greatest obstacles to women working, one FGD participant answered:

“Husbands and husband's families are a major challenge. They will always argue against a woman working, even if it is just to supplement the income to meet their needs and help support the family.”



Another participant offered more nuance:

“You can expect any kind of reaction from a husband. He may refuse completely, or support the woman in wanting to work, or even help with the children. (...) But, most of the time, if the husband works, then there is no way he wants his wife to work.”



Two out of four women interviewees in Eastleigh described men as a barrier to women being able to earn an income. According to a Somali woman with eight children:

“[My husband] wants me to be dependent on him. We have had many problems, and he is now harassing me while I am working and threatening to take away my kiosk.”



None of the Congolese women interviewees described such challenges. On the contrary, among the Congolese refugees who participated in the research, men's perspectives appeared to more frequently represent an enabling factor. Although, it is important to note again as previously stated, that some Congolese women may now feel compelled to work and shoulder an additional burden to their unpaid household responsibilities, even if it would not be their preference. According to one Congolese woman interviewee:

“My husband is content that I'm able to bring something to the table. It helps to feed the children and pay the rent.”



According to another, perspectives on the subject have changed dramatically:

“Before, we would say that economically empowered women disobey their husbands. But now, women who don't contribute may be abandoned. If the woman doesn't have work and is unstable, then the husband may go look for a woman who helps him financially.”



While not stated in such explicit terms by other interviewees, other Congolese men and women also suggested that women who did not have young children at home were now expected to contribute financially, given the new economic situation families found themselves in.

Gender based harassment and violence

Although almost none of the women research participants spoke directly to the issue of gender-based harassment and violence, it was raised as an issue by one woman and by multiple key informants. Sexual and gender-based violence (SGBV) within households, as well as the risks of harassment and SGBV or exploitation for women working in the streets both represent agency-based constraints on the economic activities women choose to engage in. They may sometimes have to make difficult trade-offs between physical safety, and providing for their families.

To illustrate this point, according to a divorced Somali woman with four young children,

"[Women] in marriages are abused by their husbands if they want to work. Their husbands tell them, 'we are working for you, so why should you work?'"



While only discussed explicitly by one refugee (per the quote above), this point was made by multiple key informants. According to a Protection Expert with a refugee-serving NGO, most cases of SGBV aren't reported because of the associated stigma. Those who hawk in the streets are more vulnerable to SGBV. According to the same key informant, women are sometimes sexually exploited or oppressed in the name of keeping families together. According to the Protection Expert, and the ERD Manager, there is also evidence of sexual exploitation by employers, where women have little recourse to legal action, and protection is hard to access.

Confidence and mental health

In addition to the above, women may struggle to find the confidence or agency to start a business, particularly if they have limited education and little prior exposure to urban cash-based economies. A married Congolese woman with five children spoke to how few Congolese women refugees previously had income generating activities, and were instead subsistence farmers, making the challenge of now working more significant. According to her:

"In Congo, we just had to know about farming the land, and using it to feed our household. But now, you have to think with your head to make a living."



Women FGD participants in Eastleigh also spoke to this point, saying that for women who haven't worked before it is very challenging to start something, especially given a sometimes unwelcoming or exploitative attitude among Kenyans toward refugees.

"As a refugee, you can frequently feel demoralized. For example, if a Kenyan national buys from a woman on credit, or borrows money and she asks for repayment, they may start to use harsh words against her, saying 'What? You are just a refugee.'"



A married Somali man with 6 children spoke specifically to the psychological constraints that may limit women's desire to work.

"Women often don't believe they can do something and reach that level [of empowerment]. The belief isn't always there, and it might just be the situation that compels them. Most of the women in the Somali community are this way and just stay home. If the husband works, and is supportive, then she won't work."



While not addressed by any of the refugee interviewees, one key informant spoke to mental health as a major barrier. A Protection Expert with a refugee-serving NGO described it this way:

"The health issues are mostly psychological. If you look at some of the issues presented you realize they are mostly trauma. I am not a psychologist but having worked with refugees and psychologists for a long time, I realized that issues related to trauma are really prevalent in the refugee community. Post-traumatic stress disorders are highly prevalent such that sometimes a refugee is sick and has gone to the hospital a number of times, but they cannot point out what the problem is. (...) These issues are either physical or psychological, and they play a great role in determining whether or not the refugees can engage in meaningful economic activity."



Prospect of resettlement

Finally, two key informants (a Protection Expert and a Case Worker with two different refugee-serving NGO's) spoke to how the prospect of resettlement can be a disincentive to work, with this tendency appearing most strongly among recently arrived refugees. According to a Case Worker with a refugee-serving NGO:

“For women who are more recently arrived, they tend to focus on getting support, and opportunities for resettlement. It can take time for them to decide to accept being here and to try to start earning something on their own.”



On the other hand, two of the six Congolese women described feeling that they only had weak social connections. For one, she attributed it to living in an area where there few Congolese, and everyone worked. Another woman said that she had connections, but that they were not very strong, and that she did not feel like she could rely on them if needed.

According to a Protection Expert with a refugee-serving NGO, Somali refugees in general tended to have larger and stronger social networks than the Congolese, which translated into better business networks. However, because of more significant language barriers (poor Swahili or English), Somalis mainly traded among themselves. On the other hand, in her view, Congolese refugees could leverage a better mastery of Swahili to establish thriving businesses.

D. Networks of support

Findings related to networks of support generally confirm the existing literature and highlight the value that such networks can confer as it relates to women starting and growing their businesses.

Access to networks of support

Overall, a majority of women interviewees felt they had a strong social circle, with eight out of the ten women who answered the question responding in the affirmative. Of the four women in Eastleigh, all four described having strong social circles. When asked to describe how they had made social connections, responses included making friends with customers, meeting people through the choir at church, and making friends with neighbors.

Of the six Congolese women who spoke to the strength of their social circles, four described it as being strong. Of these four, three spoke of having developed supportive relationships with both Congolese and Kenyan people, among other nationalities. Among these same four, two Congolese women spoke about the financial support they had received from these social networks. One spoke about how sometimes her Kenyan church contacts supported her with paying rent. Another said,

“I know that I won't go hungry because I know the people around here.”



Economic empowerment benefits of networks of support

Research participants described myriad economic empowerment-related benefits of refugee women's networks of support, including both business-related and other forms of support.

Among three Somali women interviewees, two described having purchased a business from another woman or working in partnership, a tendency corroborated by additional FGD participants (though business partnerships did not appear to have always lasted for long). For example, a divorced Somali woman with two children described the following:

“I got a grant from IRC to open a salon. It wasn't doing well, and a woman I knew had a shop, but was getting sick and wanted to sell it. So, I partnered with that woman and sold my salon to buy her shop.”



Two women spoke to the support they'd received in finding ways to overcome challenges related to their documentation, and not having a legal right to work or access financial services. One woman who only had the Asylum Seeker ID at the time of starting her business looked for a neighbor who would be willing to open the business in his name. Another woman described borrowing someone's ID to be able to use M-Pesa.

Others described receiving informal financial services from their networks, primarily in the form of loans. Five out of twelve women interviewees had themselves received loans from neighbors or friends to start small businesses. Among the seven Congolese women working at the time of the interview, three had been given a loan or other form of support from friends or neighbors to start their business. Additionally, it appeared to be the case that social networks could sometime lead to other forms of start-up support, such as existing business owners providing goods to sell. A participant in the FGD with Somali women in Eastleigh said,

“In the community, sometimes shop owners lend goods to someone to sell in the street to get started. This is very common.”



Once the person sells the goods, they come back and pay the cost of the goods and keep the profit.

Among Congolese women, connections with Kenyans appeared a more significant support factor, than among Somali women. Some described having met Kenyans at church. One woman in particular described the psycho-social support she had received from Kenyan friends, who had been supportive of her when she became pregnant and had a child as an unmarried woman. In her words,

“I had Kenyan friends who presented me to other Kenyans, who supported me and said it would be okay. They helped me with a place to live, and also with buying things that I needed for my baby.”



Finally, social networks also appeared to be an important source of support in meeting childcare needs. Four women interviewees described depending partially on neighbors and friends to support with childcare while they worked.

E. Opportunities to improve women’s economic empowerment

This section captures information on gaps in service provision and how services could be better delivered to improve women’s economic empowerment from the perspective of refugee women and key informants that are involved in program design and delivery for refugees. Several needs in terms of new types of programs or changes in the current approach were identified. These included:

- 1 Financial services**
- 2 Market responsiveness**
- 3 Childcare**
- 4 Support with advocacy and accessing licenses to operate legally**
- 5 Sensitizing and engaging men**



Financial services

Existing livelihood support programs offer start-up business capital and assistance. However, the scale of such programs is limited, and refugee women are otherwise largely reliant on their informal social and familial networks in accessing financial services.⁴ There appears to be an opportunity to pilot more potentially sustainable and scalable strategies to support ongoing access to financial capital and services for refugee women. Current NGO-supported offerings include the guided establishment of savings groups, which appear to be a valuable resource. Indeed, two women in Eastleigh spoke to the benefits of being connected with a savings group. Other options might include developing partnerships and working with financial service providers to adapt their services and requirements to the needs and legal status of refugee women specifically.



Market responsiveness

Given a relatively restricted view among refugee women on the types of economic activities available to them, there appears to be an opportunity to offer greater support (whether via training, mentoring or coaching), in helping to expand women's views about the types of economic activities available to them, and how these are responsive to market dynamics. According to the ERD manager, women's new businesses have a lower likelihood of succeeding, given competition with other similar businesses in the same sectors and not having the needed working capital. The Protection and Policy Specialist also spoke to how women's views of their possibilities for economic engagement appear largely relegated to "traditional" sectors, where there may not be sufficient demand and women are unable to earn enough to provide for their families. During the FGD with Congolese women, a participant spoke to the need for advice about how others are running their businesses and being trained in what to do. Well-conducted market assessments could help identify further niches where refugee women have a legal right to engage, and where growing demand supports business success and mitigates market saturation or a sense of competition with Kenyans.



Childcare

Working refugee women appeared to have found creative ways of navigating childcare while managing their businesses. However, evidence of some less-than-ideal coping strategies also emerged from the research, suggesting a need for addressing such issues, and possible provision of greater support. There may be opportunities to learn from existing positive examples within refugee communities for how childcare can be managed in a safe and affordable way, and to look at opportunities for supporting, leveraging and replicating such strategies. For example, Somali FGD participants discussed partnering in their businesses with older women whose children are grown, so they could have more flexibility in managing the business and having coverage when they need to spend more time at home. There may also be opportunities to identify existing childcare providers, and to support the replication or expansion of childcare centers that are providing high-quality and accessible services.



Support with advocacy and accessing licenses to operate legally

Some existing programs support women in accessing appropriate business licenses, and NGO's have been engaged in sensitizing local administration officials and leaders to the rights of refugees to work more generally. However, the renewal process and annual costs appeared to represent ongoing barriers to operating legally and minimizing the risk of harassment. Despite speaking to the importance of being licensed to have a sustainable business and establish a set location from which to sell, few interviewees were operating this way. There may be further opportunity to develop systems of ongoing support in the process of obtaining licenses, and to advocate for administrative processes that are less cumbersome and more streamlined for the needs and barriers refugee women face specifically, given the additional language and literacy constraints they may have.



Sensitizing and engaging men

Key informants spoke to the importance of working to also sensitize refugee men to women's right to work and the benefits for the family, with the ERD manager describing new programs in the early stages of implementation. This was confirmed by the Protection Expert, who argued for more focus on sensitizing refugee men on the need to allow and support women to pursue and engage in livelihood activities.

⁴ Illustrating this point, three women spoke to a need for start-up grants, and four spoke about their efforts to save to pay for business licenses, renting a shop, or otherwise expanding their businesses. One woman spoke to the benefit of being connected to a savings group.

Discussion & Recommendations

The findings presented above suggest multiple interrelated factors that limit refugee women’s economic empowerment opportunities in Kenya, highlighting the heterogeneity and complexity of contexts in which women make choices about how to navigate their new setting. This research both strengthens existing evidence about such constraints and offers new insight and understanding on certain topics.



Women’s desires and aspirations

The literature review did not find existing material on the desires and aspirations of refugee women, nor on their understanding of economic empowerment.

The qualitative research findings therefore offer important new insights on the similarities and differences between women’s visions for how economic empowerment looks. For example:



Congolese women were less likely to identify an “economically empowered” woman in their communities.



Some also appeared to see economic empowerment as a possibility restricted to those with strong educational backgrounds.



Additionally, findings suggested that some Congolese women may not experience working for the first time as an empowering experience, as they had been obliged to engage in what may be risky activities hawking goods in the streets for little return, in order to provide for themselves and their families.



However, some women spoke to a newfound motivation from working, and being inspired by the opportunities they saw in Kenya, reframing what might have been the result of an extremely challenging situation as an opportunity to grow and enjoy greater freedom and personal satisfaction.



Current work

In terms of the types of work refugee women were currently engaged in, findings generally reflect and strengthen existing evidence that refugee women in Kenya are primarily engaged in the informal sector, often selling goods in the streets or small shops (UNHCR, 2012, as cited in World Bank, 2019). Primary research findings offered new evidence around the specific types of work refugee women of Somali and Congolese origin generally preferred, with a strong preponderance for having their own businesses, thanks to the greater flexibility it afforded them, receiving a daily income, and facing a lower risk of exploitation.



Networks of support

The research strengthens existing evidence on the importance of networks of support for urban refugees in Kenya, with specific examples offered for how social connections eased integration and supported the development of income generating activities among women interviewees. Some Congolese women appeared to have benefitted from a greater ease of integration and building connections with Kenyans thanks to sharing a common language and religion (i.e. meeting through church). Indeed, some literature suggests the importance of belonging to a religious group, representing one of the few places where refugees felt accepted (O'Callaghan & Sturge, 2018). On the other hand, some Congolese (men and women) spoke to the intolerance they sometimes faced on the part of Kenyans, possibly incentivizing efforts to blend in. Somali women interviewees spoke to having access to more resources, loans and business opportunities (i.e. buying a business from another person in the community) thanks to their community networks. This likely reflects the fact that Somali refugees often have social connections with other Somalis who have been in Kenya longer, whereas most Congolese refugees are recent arrivals. However, recent literature also makes the point that the presence of a considerable Somali Kenyan population also means that Somali refugees may be less likely to integrate in Kenyan society more broadly (O'Callaghan & Sturge, 2018).



Constraints

The evidence offered here generally strengthens and confirms existing literature on the major constraints that documentation and the current policy environment represent for refugee livelihoods, and women's opportunities for economic empowerment in particular (O'Callaghan & Sturge, 2018; World Bank, 2019). More specifically, respondents spoke to challenges associated with not having business licenses due to the cost, and the resulting harassment by local officials. Findings also confirmed the significance of constraints related to financial capital and financial services, as well as women's skills and education, and access to training.

Findings offered new evidence suggesting the importance of gendered social norms, mental health and unpaid care responsibilities as possible explanatory factors for why refugee women's rates of employment are lower than those of refugee men in the two communities of focus. The research also revealed some of the potential shifts in internal family dynamics as refugees find themselves in a new economic and cultural setting. In particular, this included a shift for Congolese refugees from a rural to urban setting, as well as a transition for many from subsistence agriculture to a cash-based urban economy where the cost of living was significantly higher than in their countries of origin. These challenges and constraints led to difficult choices and trade-offs women and families had to make as they decided whether and how women should begin to engage in economic activities, and the potential benefits and risks.



Opportunities

The new evidence strengthens and confirms the existing research cited in Sections IV and V about the types of services that appear most important in supporting refugee women's economic empowerment, and where greater focus may be placed. Generally, existing support programs to start and grow small businesses appear to be largely responsive to the major structural/policy/cultural barriers refugee women identified limiting their economic empowerment. There may be opportunities to scale access to and improve the sustainability of key services for women through advocacy and innovative partnership. Additionally, increased market research into growth and demand within the local economies, and efforts to expand refugee women's views to what types of economic engagement are possible may lead to more profitable income-generating opportunities. Programming could build on the fact that views among some refugee women and men may begin to shift thanks to their new cultural context, where they see a wider variety of examples of economic empowerment among Kenyan women.

The findings from this research point to a number of recommendations for practitioners and policy makers who are responsible for designing and implementing programs and shaping policy for refugee women.



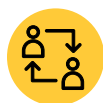
Organizations (NGOs, donors, private sector etc.) designing and implementing programs for refugee women should:



Increase market responsiveness by more deliberately assessing which markets are most viable in terms of potential for growth and employment creation and relevance for

target audience and should offer guidance and exposure (potentially via tours and peer education) to refugee women entering those sectors. This could also include:

- Exploring partnerships with private-sector companies who could benefit from integrating refugees' skills and expertise.
- Integrating exposure to various sectors and types of economic activity, guided by prior market assessments, when supporting women's entrepreneurship and business creation.
- Supporting women's greater exposure to, awareness of and adaptability to real market opportunities, given local economies and the policy landscape are fluid.



Increase existing women business owner's access to supportive business networks and mentorship as they grow their businesses.

This could include:

- Development of business networks, including linkages with suppliers and customers, and with various sized refugee and/or Kenyan-owned businesses
- Identifying the most effective ways of creating opportunities for women to develop mutual support networks to share information and advice. For example, mentors could provide ongoing advice and lessons learned to other women in business.



Create more intentional linkages for women operated businesses with other private sector

actors in the market in order to improve access to formal support, such as financial services, relevant suppliers, or business partners. This may be particularly impactful in cases where women-owned and/or managed businesses provide products and services that are of particular value within the refugee community. For example, this could include offering grants for daycare providers to expand and/or improve their operations.



Research and pilot interventions to address childcare as a critical issue.



Advocate with both government and private sector on refugee rights.

- Work closely with local authorities, city officials and the private sector to sensitize key stakeholders on refugee rights, as well as the ways in which refugees benefit the local economy and host community.
- Continue advocacy efforts with government authorities on the right to work for refugees, especially through more accessible implementation of policies in practice.
- Explore and develop partnerships with local businesses, private sector organizations, or other market focused institutions and organizations in whose interest it would also be to streamline business licensing processes and renewals.
- Advocate with private sector actors and businesses to raise awareness in hiring and supporting refugee women employees and entrepreneurs, and the particular challenges and barriers they face.



Create opportunities to sensitize and train men and women in understanding gender roles and norms.



Continue to invest in, design, implement and monitor research on what works in supporting the economic empowerment of refugee women.

More specifically additional research on the following areas is needed:

- What are successful ways to integrate greater market responsiveness in business-start support?
- How can service providers better facilitate women's improved access to sustainable financial services?
- What works to address agency-related constraints associated with social norms and unpaid care responsibilities?
- What are ways in which service providers can develop or enhance social networks and how do social networks contribute to economic outcomes?
- How can programs and services reach larger numbers of displaced women and what private sector incentives more specifically support economic opportunities well-adapted to the life circumstances of displaced women (i.e. offering flexibility, safe and dignified work) and offer potential for long-term advancement and growth?



Relevant government agencies and policy makers should:



Increase refugees' free movement and expand access to economic opportunities outside of camps.



Support the integration of refugee women by revising policies and laws that create barriers for refugee women to access economic opportunities and financial services.

For example, approving legislation that improves refugee women's access to mobile money (MPESA), bank accounts and Kenya Revenue Authority PIN.



Allow refugees access to means/factors of production.

Although rejected by the President, the Refugee Bill of 2016 suggested limited access to land for farming and business for refugees as a mechanism of enhancing self-reliance and reducing dependence on donor funding/humanitarian organizations. Policies should facilitate ownership/allotment of physical spaces within markets to enable refugees to do business.



Allow registration of refugee financial groups, such as savings and loans associations, and enable linkages to formal financial service providers,

in order to enhance bargaining rights in access to credit/capital and other relevant financial support/services.



Improve legal recourse and protection for refugee women,

through greater access to and awareness of legal recourse options when they face harassment or other forms of sexual and gender-based violence. This needs to be the case both for internal household violence and for harassment and exploitation that women may face in the streets or in the workplace related to their income generating activities.



Support municipalities in implementing a rights-based approach to refugee businesses

and argue for the economic benefits of promoting local economic integration as opposed to ongoing dependency and/or other negative coping mechanisms (i.e. sex work, etc.).



Streamline Refugee Status Determination (RSD) processes.

This determination provides refugees with information on whether or not they are legally accepted and can consequently make decisions on what economic engagements to pursue. This would result in a quicker acquisition of identification documents, effectively minimizing arbitrary police arrests and opening space for participation in the economy

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Annex A: Research Sample Profile

The following tables provide basic characteristics for interview and focus group participants.

Female Interviewees (12 total)					
Age range	Country of origin	Marital status	Education completed	Time in Germany	Legal Status
18-25 (1)	Somalia (3)	Married (5)	None (3)	1-2 years (1)	Refugee ID (12)
25-34 (8)	Ethiopia (1)	Divorced or separated (3)	Primary (4)	3-4 years (2)	Asylum seeker ID (0)
35-44 (3)	Democratic Republic of Congo (8)	Single (3)	Secondary (5)	5+ years (9)	
45-54 (0)		Unknown (1)	University (0)		
55+ (0)					

Male Interviewees (4 total)					
Age range	Country of origin	Marital status	Education completed	Time in Germany	Legal Status
18-25 (0)	Somalia (1)	Married (3)	None (1)	1-2 years (0)	Refugee ID (3)
25-34 (3)	Ethiopia (1)	Single (1)	Primary (0)	3-4 years (2)	Asylum seeker ID (1)
35-44 (1)	Democratic Republic of Congo (2)		Secondary (1)	5+ years (3)	
45-54 (0)			University (1)		
55+ (0)			Unknown (1)		

Focus Group Discussions (16 women, 5 men)²

	Participants	Demographics
FGD #1 (Eastleigh)	7 women	All Somali women, who have been in Kenya for 10 years or longer. Estimated ages were: 25-34 (2); 35-44 (3); 45-54 (2).
FGD #2 (Eastleigh)	5 women	Three Somali women and two Oromo Ethiopian women. Participants represented a wide range of time in Kenya, having been there between 3 and 19 years at the time of the research. Estimated ages were: 18-24 (1); 25-34 (3); 35-44 (1).
FGD #3 (Rongai)	4 women	All Congolese women, all of whom had been in Kenya between 3 and 5 years, at the time of the research. Estimated ages were: 18-25 (2); 25-34 (2).
FGD #4 (Rongai)	5 men	Four Congolese men, and one Ugandan. All had been in Kenya for between 3 and 5 years.

Key Informant Interviews (7 total)

Key Informant Interviews (role and organization)

Case Worker with a refugee-serving NGO

Protection and Policy Specialist with a refugee-serving NGO

Government Employee with Community Affairs Department of Refugee Affairs Secretariat

Economic Recovery and Development Manager with a refugee-serving NGO

Protection Expert with a refugee-serving NGO

The Neighborhood Chief in an area hosting Congolese refugees

Social Worker with a refugee-serving NGO

² Note: Of the 16 women FGD participants, 1 also participated in an interview.

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