

# WOMEN IN MIDDLE LEVEL BUSINESS

Challenges and Opportunities for Combating Systemic Corruption

Case study: Nairobi County



**Women in Middle Level Business**  
Challenges and Opportunities for Combating Systemic Corruption

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# CONTENT

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Acknowledgement .....	05
Foreword .....	06
Executive Summary .....	07
At a glance .....	09
Methodology .....	10
Experience .....	15
Report .....	21
Conclusion .....	31
References	





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The research was conducted by Mr. Benard Meda (Principal researcher) assisted by Ms. Felgonah Oyuga and Ms. Atieno Rebecca.

# FOREWORD

This research was designed to explore the cause-impact of systemic corruption on middle level businesswomen in Nairobi and the role they can play in fostering a favourable business environment and combating endemic corruption in Kenya.

It was premised on the understanding that unless systemic graft is eliminated, economic empowerment policies meant to mainstream women in business and reduce poverty are unlikely to yield the expected results.

The study was conducted by Citizen Advancement Initiative (C.A.I.), a non-governmental organization involved in research and advocacy for good governance. It partnered with Enreal Consultancy, to facilitate focus group discussions with Nairobi Businesswomen SME Think Tank, a progressive group of women entrepreneurs. The study was funded by the Ford Foundation.



# EXECUTIVE SUMMARY

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Many studies have identified a correlation between gender and levels of corruption in the public sector. But whereas research has also shown that the impact of corruption is highly gendered, there is limited research and knowledge on middle level businesswomen and their experience or response to systemic corruption in Nairobi County.

Research shows that there are differences in how men and women perceive, experience and tolerate corruption and that women are less likely to pay bribes. In addition, while the underlying causal mechanisms are still debated, the participation of women in public life has also been linked to lower levels of corruption in many countries of the world. At the same time, corruption has also been shown to hinder the active participation of women in high level positions in politics and business.

Due to power imbalances and different gender roles in society, women are often proportionally more vulnerable to corruption and face higher corruption risks in certain sectors, e.g. service delivery .

Recent research also shows the importance of understanding gender specific forms of corruption such as sextortion: the abuse of power to obtain sexual benefits or advantage . To address the gendered experiences, forms and effects of corruption and to assure that all anti-corruption measures benefit men and women equally, it is paramount to mainstream gender into anti-corruption efforts.

It is against this background that this study specifically sought to interrogate how middle level businesswomen in Nairobi engage in, respond to or contribute to the fight against corruption.

### **The objectives of the research were:**

- 1. Establish the perception of corruption by women in middle level business**
- 2. Determine the level of awareness of anti-corruption efforts, policies and institutional frameworks for fighting corruption**
- 3. Identify strategies to empower middle level businesswomen to combat systemic corruption that undermines their businesses.**
- 4. Recommend ways in which middle level businesswomen can meaningfully participate in the anti-corruption crusade**

## **Summary of findings**

The study affirmed that women in middle level business suffer more from corruption due to existing imbalances in the power dynamics between men and women. They are susceptible to physical and sexual harassment and are often targeted by corrupt officials. Complex and costly business registration procedures also create opportunities for corruption and bribery,

which disproportionately affect female business owners as they are likely to be less mobile than men, have the time, money and contacts needed to navigate such requirements. These vulnerabilities prevent them from achieving their full economic potential, hence the urgent need for a strategic response in the fight against corruption in Kenya.

Government contracts, a source of considerable and sustained growth for small and medium enterprises, are less accessible to female entrepreneurs due to corrupt procurement systems that require bribes and kickbacks to officials. Complex systemic corruption is a barrier to the achievement of numerous affirmative policies.

The study finds that businesswomen can be pivotal by leveraging on their strength as less corruptible if mainstreamed in the design and implementation of anti-corruption strategies.





# SYSTEMATIC CORRUPTION AMONGST WOMEN IN MIDDLE LEVEL BUSINESS

# 2 METHODOLOGY

The study employed a variety of qualitative research methods to unravel the challenges experienced by women in middle level businesses against the backdrop of endemic systemic corruption in Nairobi and Kenya at large.

Information was gathered using open ended questionnaires, Focus Group Discussions and non probability interviews targeting key informants and institutions, among them



*Participants of the Focus Group Discussion held at Sankara Hotel courtesy of Citizen Advancement Initiative, Enreal Limited Consultancy and Nairobi Business Women Think Tank.*

Transparency International's Titus Gitonga , and Enreal Limited Consultancy.

## **2.1 Study Area**

The study was limited to Nairobi County, the most populous county in Kenya according to the 2019 census with a population of over 4,397,073 people (9.2 per cent of the country's population, with 2,192,452 being women). The study cluster areas included Embakasi, Kasarani, Njiru, Dagoretti, Westlands, Kamkunji, Starehe, Mathare, Langata, Makadara and Kibra.

## **2.2 Key Informant Interviews**

The target respondents were women engaged in the middle level business that largely depend on supplying goods and services to the County and National governments.

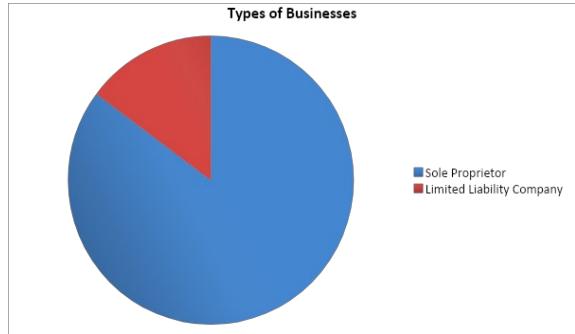
The study sampled 50 women in middle level business clustered into sets of ten during the focus group discussions to adhere to the COVID 19 regulations that limited gatherings to not more than 15 people. Hence, the study was divided into five focus group discussions

with a cluster of 10 discussants in each forum. An additional 50 women were sampled through questionnaire interview guide, which brings the total number of respondents to 100 women residing in middle level business.

## **2.3 Key Findings**

### **2.3.1 Businesses Typology**

The study found that 79.3% of women in middle level businesses in Nairobi operate sole proprietorships. This partly explains why they are vulnerable to corrupt public officials and scarcely able to influence both policy and institutional frameworks unlike multinational corporations. This informs the need to create a platform for joint actions such as advocacy against endemic systemic corruption. The remaining 20.7% limited liability companies are likely to engage in proxy partnership to utilize the government's affirmative action



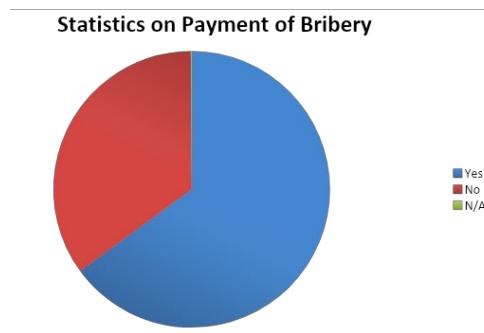
*Figure 1: Businesses Typology*

### 2.3.2 Paying Bribes

A majority of 61.3% of the respondent women in middle level businesses admitted to having paid a bribe to get a service. During the focus group discussions, a majority of them were not aware of the existence of the Kenyan Bribery Act, 2016 that provides for the prevention, investigation and punishment of bribery. The women believed that giving a bribe is not a crime but receiving a bribe is what should be considered criminal.

The 38.7% who said they have never paid

a bribe even when presented with an opportunity attributed their stance to moral consciousness as opposed to adherence to the Bribery Act, 2016. Hence, the study concluded, more investment should be directed to enhancing ethical business



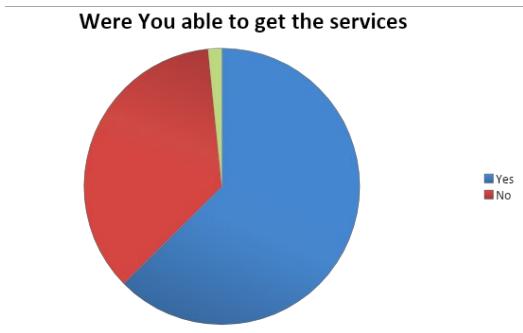
*Figure 2. Payment of Bribes*

based on moral values rather than mere observance of the law.

### 2.3.3 Return on Bribes

Slightly below half (46.9%) of those who offered bribes admitted to having gotten services in a timely manner, hence

corruption benefitting their business. Some have standing orders for bribing public officials and institutions to facilitate their businesses in a timely manner. A minority

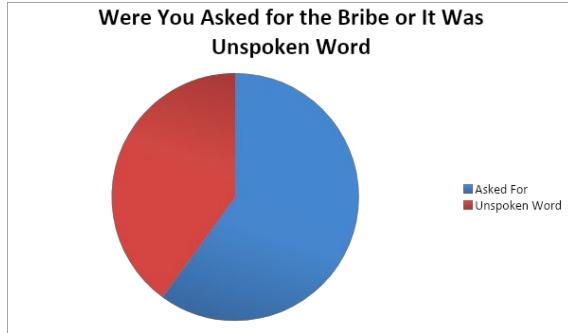


*Figure 3. Return on Bribes*

(28.1%) felt frustrated that despite paying the bribe, they did not procure the services they sought.

#### 2.3.4: Initiator of Bribe

According to statistics, 60% of the public officials confidently ask for a bribe, while

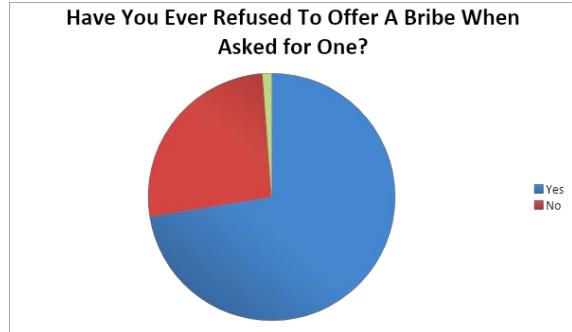


*Figure 4. Initiator of Bribe*

40% of women in middle level business in Nairobi willingly (feel obligated to) bribe even before they are asked.

#### 2.3.6: Acceptance of Bribe

There is some ray of hope though, with 73.3% of the respondents saying they had refused to give a bribe when asked, even at the risk of victimization. The study reinforced the perception that women are more resilient and less enthusiastic in offering bribes than men. The remaining



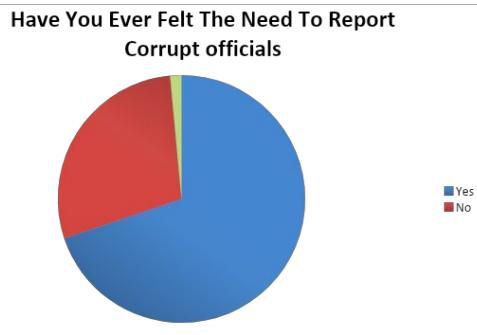
*Figure 5. Acceptance of Bribe*

26.7% admit to having parted with a bribe because they had no option to get the services needed.

### 2.3.6: Reporting Corruption

More than half of the respondents (56.7%) said they had felt the need to report activities bordering on corruption but could not because of lack of reporting procedures. Of the 56.7% that reported, the majority of them reported to Police while others believed that social media was the best platform to report corrupt activities. The

23.3% that fail to report do so out of fear. Many are unaware of the existence of the



*Figure 6. Reporting corruption*

# 3 EXPERIENCE

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Kenya continues to sink lower in all corruption perception indices, placing in the bottom quarter of countries surveyed by Transparency International over the last five years. According to the last ranking, Kenya scored 28%, taking position 137 out of 190.

Despite concerted official efforts and proclamations, an audit of Kenya's legal and institutional framework reveals its inability to tame systemic corruption. A combination of weak institutional frameworks, inconsistent law enforcement and flagging political goodwill has allowed corruption to flourish. Pundits also aver that the sanctions against convicts

are too weak to deter corruption.

While endemic corruption affects everyone in society, women, as custodians of the family unit, are perceived to bear the heaviest social burden. Apart from the social impact of corruption, women in middle level business are increasingly now forced to leverage on systemic corruption for their own survival and success.

This dip-stick study on the business and regulatory environment shows that systemic corruption is spurred by rigid conditions of operation, opaque licencing and certification processes. Once in operation, businesses are

subjected to tedious tendering processes that lure their owners into the chain web of systemic corruption.

### a) Women in Middle Level Business and Corruption

Enduring inequalities in Kenyan society have rendered women the beasts of burden for families or communities, forcing them to venture into income generating activities such as trade for their own survival and the welfare of dependants. The study findings indicate that 31.4% of middle level businesses in Kenya are owned by women whereas 47.9% middle level businesses are owned by Men this therefore indicates that women as a gender continue to lag behind in the economic facet.

Moreover, the global movement for empowerment of women in all spheres of life now requires mainstreaming of gender in all policy and administrative undertakings. Specifically, the UN's Sustainable

Development Goals (Principle 5) and the African Union's Agenda 2063 (Principle 6) target to eliminate inequalities that inhibit women's advancement in all speheres of the society.

Yet opportunities for women don't come on a silver plate. They have to elbow their way to the table and assert their right to equal professional career and business opportunities. To some extent, this accounts for the rising number of mid-level businesswomen in Kenya, propped by a 2016 national policy for women empowerment. However, despite these modest strides, women still face huge obstacles, and according to the study 87.4% of women in middle level business within Nairobi County strongly belief that it is the endemic rise of systemic corruption that largely inhibits their greater participation in the economy.

Affirmative action policies for women's economic development in Kenya have largely

focused on opening up and expanding the economic space. But it has failed to secure a favorable business environment and address the negative impact of systemic corruption on women enterprise. Which has then resulted to 64.7% of unregistered middle level businesses belonging to women. In Nairobi County where the study deeply focused on, the findings were that unlicensed business accounted for 12.8% with most of the businesses belonging to women in middle level businesses.

It has been argued that women are less corrupt because, by their nature, they are not big risk-takers like men. This means women are less likely to commit crime. Conversely, women are also a minority in leadership positions or positions established to fight corruption. They also represent the poor majority and have more to lose from corrupt practices such as misuse of public funds.

Women in mid-level business are susceptible to systemic corruption because it is part of

the ecosystem and often a pre-condition for procuring business. If you need a business license, a specific permit or certificate, the options are stark and limited: Pay a bribe to expedite the process or wait out and endure the frustration.

But women are not always the victims in the web of corruption. In some instances, they are active participants, perpetrators, initiators and masterminds of corrupt schemes designed to propel them to success just like their male counterparts in the cut-throat business environment.

What is the general definition of corruption according to women running businesses in Kenya? Does she recognise corrupt practices? Does she (know where to) report corruption? Does she understand repercussions of reporting corruption and the protections under the law? What can she do to stop corruption? How is she affected by corruption and what can she do about

it? These are among the questions the study set out to address and whose findings are reported below.

## b) Systemic Corruption?

Government – comprising the Executive, Legislative and Judiciary - is a coordinated system. Dysfunction in one arm affects the performance of the others. Therefore, if not checked, corruption in one arm of the government has the potential to infect the entire system, hence resulting in systemic corruption.

In Kenya, corruption is deeply entrenched in the social fabric and political structure of government. It is manifest in public institutions, public service and private entities. It cascades into the ordinary citizen's day-to-day behaviour.

The Kenya Anti-Corruption and Economic Crimes Act, 2003, defines corruption as the abuse of public office for private gain

through bribery; fraud; embezzlement or misappropriation of public funds; breach of trust; or any other offence involving dishonesty. There are also variants of corruption classified by forms, dimensions and degree – petty, grand or systemic.

Systemic corruption tendencies in the Kenyan context include bribery, kickbacks, extortion, favoritism, rent-seeking, embezzlement, manipulation, nepotism and sexual favors/ exploitation.

It becomes systemic when corruption is normalized and considered as a way of life by public officials and public institutions routinely consider it as normal in the processes of government or service provision. Normalization of corruption as a way of life within the East African Community was brought to fore by a study conducted by the Aga Khan Foundation in 2018, which found that youth in EAC do not see anything





wrong with it.

According to the study, 58% of youth from Tanzania believe that it doesn't matter how one makes their money as long as they don't go to jail; 55% of the Ugandan youth admire those who make money by all means, while 30% believe that corruption is profitable. On average, 40% of the youth in all the EAC countries are okay with giving a bribe. Note that these statistics include women and mirror the reality of corruption in the society.

Systemic corruption in Kenya is symptomatic of maladministration by the State that has dire consequences and impact on public service delivery. It tears down a country's social fabric and, worse, has the potential to cause political instability ala Tunisia, where demand for a bribe by a municipal official from a frustrated graduate trader provoked him to self-immolate and spark a revolution.

The Tunisian revolution is

often blamed on the public official but a deeper analysis points to a protest statement against the rise of systemic corruption.

Systemic corruption stems from political expediencies and legal manipulation of policies, institutions and procedures in nearly all facets of government to favor a few.

### c) Ray of Hope

Women have proven that they can play a key role in restoring order and justice to broken societies. The most recent case is Sudan where women activism was central in the ouster of long-serving dictator Omar el Bashir whose arrest revealed millions of looted funds.

In dire situations of civil war when communities have been driven to the brink of total collapse such as Rwanda and Sierra Leone, women have played a critical role in mediation and peace building that restored stability. This is an indicator that the fight

against systemic corruption can benefit from women being in the frontline too.

However, placing women in the frontline of the anti-graft war must be founded on proper strategies so that they are not viewed as pawns in a tussle with the state. This has been cited in the case of women from Nairobi's informal settlements who are often improvised or paid by politicians or civil society groups to protest against political causes. Civil disobedience should be inspired by patriotism and clear conscientiousness, not inducement, which is in itself a form of corruption.

Hence, this study explored what role women in mid-level business, as a focused special interest group, can play in the fight against systemic corruption; how it impacts their livelihoods and business; the societal cost; and how eradicating corruption far exceeds the expected individual gains from participating in it.

It interrogates the role of women as enablers or victims of the corruption chain; and who is the culprit in the relationship between public officials and women-led businesses.



# 4 REPORT

## 1. POLICY AND INSTITUTIONAL FRAMEWORK

The study found that 85% of women in middle level businesses are not aware of most of the institutional and policy initiatives to fight corruption. They believe the two lead institutions Kenya Police and the Ethics and Anti Corruption Commission are inept and the applicable laws need to be strengthened. Incidentally, a comparative analysis shows Kenya's anti-corruption laws to be more stringent than the Africa Union's Convention on Preventing and Combating Corruption, although they have failed to deter graft.



## i) Unwilling accomplices or masterminds? Women experience with systemic corruption

Women in middle-level business engage in corruption involuntarily, the study revealed. Many women in business are trapped by a systemic web of corruption over which they have no control. Focus group discussions (FGD) show that women are aware of what constitutes corruption but find it inevitable for doing business. They either pay bribes to get services or shun and suffer delays or even lose the business altogether. They are easy targets and endure physical and sexual harassment in the process of doing business.

As a consequence, a number of governance initiatives are inquiring into the phenomenon of business, corruption and gender. Women represent 31.4 per cent of the middle level businesses in Nairobi, compared to 47.9 per cent owned by men. Furthermore, 60.7 per

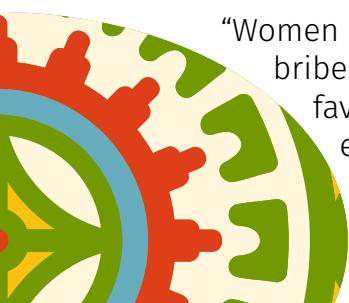
cent of unlicensed businesses in Kenya are run by women, owing to endemic corruption in the registration process.

**According to Transparency International , women face two forms of corruption.**

**1. Petty corruption:** This primarily occurs in service delivery sectors and may comprise bribery at licencing offices like company registry or county offices or “sextortion” of women who resort to sexual favours in exchange for services.

**2. Mega corruption:** Involves the top hierarchy in institutions and typically targets procurement process and misuse of public funds.





**“**I have had the opportunity to pay a bribe in order to get a service but I turned the offer down due to my moral conviction” – Anonymous

While there are women who totally refuse to engage in corruption, others have opted to “play ball” to survive in the toxic web of corruption. Still, there are others who exploit their femininity to get away with anything without parting with a bribe. Either way, the sum total of their experience is that corruption has negatively impacted on women more than men, with 76% of women respondents indicating it has hindered their access to public goods and services.

“Women are subjected to monetary bribes or solicited for sexual favours in exchange for employment or operating a

business, hindering their ability to earn income and/or sustain their businesses” – UN Global Compact on Anti-Corruption and Transparency

In the case of women dealing with government procurement agencies, the decision not to partake of corruption is often costly to the business. It means unnecessary delays and sometimes humiliation by corrupt officials who take them round in circles. Desperate, they accede to corruption as a survival strategy to secure their investments, or venture into informal entrepreneurship without the requisite certification from revenue collecting agencies such as Nairobi Metropolitan Services, the county government, and the Kenya Revenue Authority.

**“** Women’s statistically have lower literacy levels, which often result in a relative lack of knowledge of rights and entitlements to services and public programmes, leaves them more vulnerable to extortion and abuse of laws”- UNDP, 2008

A study by ILO on women entrepreneurs in Tanzania and Uganda found that the cost of registration and high taxation were the main causes for noncompliance by many businesses.

Even when they are not participating in it, women are the first casualties of corruption. Misuse or misappropriation of public funds affects reproductive health (by depriving women of maternity services), markets for trading, and malnutrition of their children due to misappropriate of funds.

Corruption is also embedded in the bureaucracy. The focus group discussion revealed that six out of 10 women had contacts of public officials responsible for certification or other requirements for winning government contracts. Such contacts are necessary to bypass regulations and obtain business licenses or evade complex legal requirements for forming companies.

These findings fly in the face of the

international conventions, which Kenya has signed up as commitment to fight corruption and address gender inequality.

Respondents ranked the Nairobi county government, Kenya Revenue Authority, Police and the Judiciary as the key institutions entangled in the intricate web of systemic corruption in Nairobi.

## 2. WOMEN INVOLVEMENT IN CORRUPTION

The conventional belief globally is that women are less corrupt than men. This is attributable to the historical marginalization of women in governance, public and private spheres. However, with affirmative action measures to ensure equality and equity of women's participation in both private and public life, research shows women have joined the mainstream networks of systemic corruption in Kenya, commonly referred to as





cartels.

Women empowerment policies and legislative frameworks include the Public Procurement and Disposal Act, 2016, that women have exploited to register over 180,000 businesses to access special funds.

While such provisions appear godsend for the marginalized women, it is also the avenue through which they are ensnared into corruption to secure tenders through uncompetitive means in return for kick backs. They pull all stops to qualify and win lucrative tenders, including oiling systemic corruption, the study found out.

Out of the twelve most publicised graft cases for the last four years, women in middle level business feature prominently National Youth Service I (2015, Sh1.9b); National Youth Service II (2016-17), Sh9b; NCPB (2018, Sh9b); Afya House (2016, Sh5b); Youth Enterprise Fund (Sh18m); COVID-19 (2020, Sh21b).

“ It’s Kabura season 2 ~~

She does not have an office!!

She did not tender for anything!!

She did not supply anything!!

She does not know of what she is supposed to have supplied!!

But she was paid Sh60 million. -  
Daily Nation, May 24, 2018.

In all the above graft cases, companies headed by women were used as conduits to siphon funds. They were backed by powerful entities and personalities that exercise and abuse State power.

Thus, while women are being accorded more opportunities in politics and business, they are also being lured to the frontline of corruption as facilitators of corruption or masterminds. In some cases, they are used to register businesses whose main beneficiaries are men.

It is evident that national laws and international conventions advocating for women empowerment are being manipulated to promote, entrench and perpetuate systemic corruption through co-opting women in business.

A survey conducted by the Ethics and Anti-Corruption Commission in 2017 found that 62.2% of the Kenyan population continues to pay a bribe in exchange for government services. Out of that, 45.6% of the respondents who paid the bribes were satisfied with the services provided. This, despite the existence of the Bribery Act, 2016.

Women in middle level business in Nairobi admit to being compelled to bribe for quicker services from government officials and agencies. Unfortunately many consider it an enabling norm rather than exception in the prevailing business environment where corruption thrives in the place of effective and efficient service delivery.

Among the women sampled, 70% say that participation in corruption was not voluntary. They found the system in place and only played along. In Nairobi county, for example, there is a unanimous belief that you must have an insider for your licence to be processed on time. If you do not conform to the practice, you are likely to be subjected to unnecessary harassment from arrest of employees to closure of business premises.

Besides bribery, other forms of corruption reported include unwanted sexual advances and use of well connected bureaucratic networks either in private or public sphere to solicit favors; political patronage to access opportunities such as the Women Development Fund or protection from frustration by public officials.



“ Ending all discrimination against women and girls is not only basic human right, it's crucial for sustainable future; its proven that empowering women and girls helps economic growth and development.”  
- SDG, Principle 5

## i) Role of Businesswomen in Preventing Corruption

Sections 11 and 13 of the Ethics and Anti-corruption Commission Act, 2011, recognise that the war against graft requires broad public support. Hence, as many networks as possible are required to collaborate in efforts to eradicate corruption through civic education and anti-corruption campaigns. And in almost every setup, women are central players – whether public or private sector, state or non-state actors, religious group or secular associations, public servants or self-employed, government

or private companies, county or national governments, family or formal institutions. Women in middle level businesses have the ability to organize and conduct sensitization programs on their own or in partnership with various anti-corruption agencies, among businesswomen or general public.

However, such efforts will be futile without transparent systems and procedures for reporting corruption. From the experience of private sector platforms such as Nairobi Business Community, accountability in public institutions is enhanced by displaying service charters and publicizing channels for reporting corruption.

Middle level businesses are well placed to influence change through table banking groups, decision makers, business community networks, NGOs, CBOs, youth organizations and faith based movements, among others. These networks can in turn train, empower and partner with their clientele or state



agencies to combat corruption by tackling the structural forces which give rise to systemic corruption.

“It can therefore be said, that countries that have greater freedom, an established democracy and support gender equality show better results in corruption indexes. The core values of democracy and gender equality are therefore fundamental to reducing corruption.” – UNIFEM & UNDP

## ii) Cross Cutting Issues

1. Most women-owned enterprises in Nairobi are too small to tackle systemic corruption alone unlike big multinational companies. The primary focus should therefore be on creating a platform under which they can consolidate their voice against endemic systemic corruption.

2. Simplified registration programs for micro enterprises can spur growth to SMEs, and also stand a chance to

eliminate endemic systemic corruption particularly if digitalization is embraced. A simplified registration processes including digitization to reduce human contact to reduce opportunities for corruption – can be a boon to SMEs.

3. Since national and county government agencies are responsible for setting policy and regulating operations of small and medium enterprises, CAI proposes capacity building support for women in middle level business to engage with authorities on policy and administrative hindrances to clean business.

## 3. RECOMMENDATIONS

From the foregoing, the study has identified the following issues as key to enabling middle level businesswomen to thrive and combat systemic corruption:

1) Regulatory approaches for Middle Level Business





– Training on anti-corruption laws, institutional frameworks and reporting channels and procedures: where and how to file complaints. This will aid in investigating complaints and enforcing sanctions against corrupt institutions and employees. Training could also include issues pertaining to taxation, licensing and legal requirements to ensure compliance by women businesses and reduce opportunities for corruption.

2) Mainstreaming for Middle Level women enterprises - Engendering women to combat corruption means having more women on the frontline of the anti graft fight. Empowerment will transform women into a potent force for good governance and business, hence disrupt systemic corruption.

3) Binary engagement and dialogue with government agencies – Enhance women's

awareness of basic government regulations and enabling them to organize through such lobby groups as the Nairobi Women Business Think Tank. Establishing businesswomen's lobby and engagement in anti-corruption efforts will contribute to public probity and accountable governance systems that are more responsive to women's needs. This will prevent corruption in the financing and delivery of basic public services upon which women depend, eliminate gaps that take advantage of women's lack of knowledge of their rights, and empower them to protest their sexual exploitation and extortion.

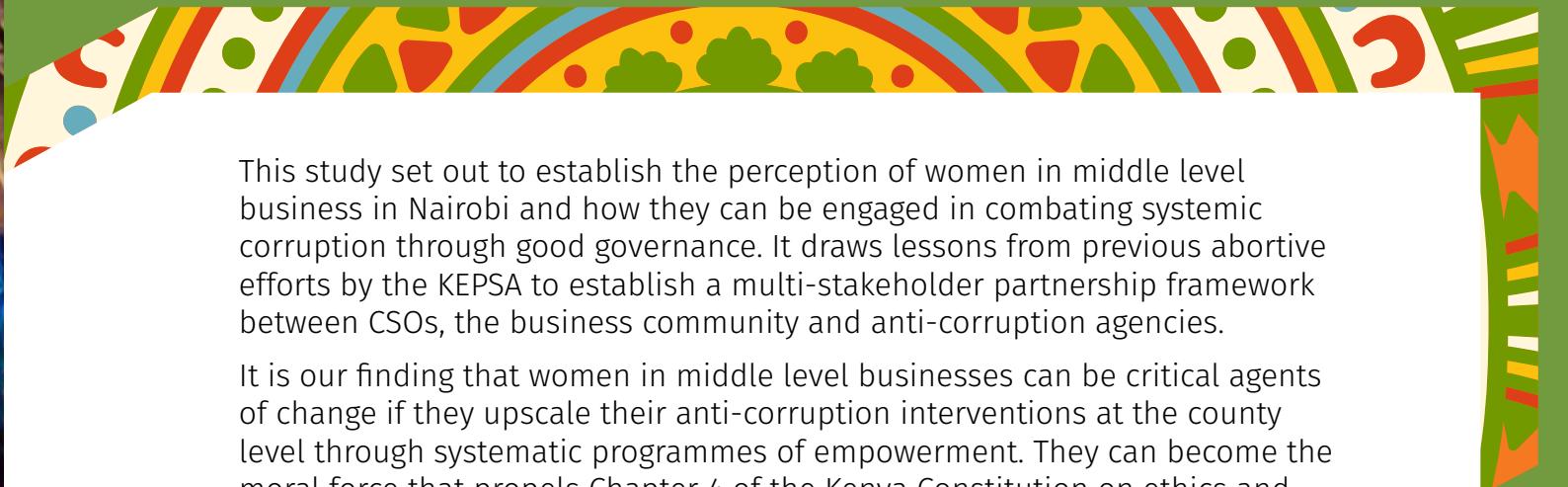
4) Establish pressure group of women against corruption – This will produce whistleblowers to flag corrupt institutions and public officials. The pressure group will initiate strategic and sustainable anti graft awareness programs for women in business and the public generally. By developing a toolkit for strengthening

and engendering women's participation in the fight against systemic corruption; organizing sensitization programmes against systemic corruption; developing women-led advocacy programs drumming up public-sector reforms in favor of transparency and public accountability mechanisms.

5) Documentation – Profile a documentary of women campaigning against graft as part of public education for good corporate governance initiatives.



# 5 CONCLUSION



This study set out to establish the perception of women in middle level business in Nairobi and how they can be engaged in combating systemic corruption through good governance. It draws lessons from previous abortive efforts by the KEPSA to establish a multi-stakeholder partnership framework between CSOs, the business community and anti-corruption agencies.

It is our finding that women in middle level businesses can be critical agents of change if they upscale their anti-corruption interventions at the county level through systematic programmes of empowerment. They can become the moral force that propels Chapter 4 of the Kenya Constitution on ethics and integrity if properly organized and structured.

There is also need for regulatory reforms to address stringent policies and processes that create the opportunities for corruption within Nairobi County. Such reforms include reducing fees and taxes, simplifying procedures and requirements for registration, creating one-stop centers, and developing special registration programs for women in business. Such programs have succeeded in reducing corruption in Rwanda.

And, in addition to other empowerment initiatives, it is proposed that women in middle level businesses establish an anti-corruption network to lobby for their interests, elimination of systemic corruption and representation in the institutions charged with the fight against graft.

Citizen Advancement Initiative would provide appropriate technical support to the interventions proposed herein, capacity building, training and legal representation to bolster the business environment and combat systemic corruption.



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