

Information Brief

Strengthening Women-Led SACCOs: A Path to Economic Empowerment

Authors:
Elsie Wanjiku, Benadate Nazi, Victor Omondi and Joel Onyango

Background Information

Kenya's Blue Economy initiative highlights the potential of coastal fisheries in driving national economic growth. However, environmental degradation and climate change have led to declining fish stocks, impacting over 6,500 fishers operating 1,800 artisanal fishing crafts across 141 landing sites. Women in fishing communities face significant economic inequalities, largely due to cultural norms that limit their participation in high-value activities. While men venture to sea,

women are often confined to undervalued roles with minimal investment. Limited access to ocean resources, financial constraints, and social barriers further hinder their economic progress. To achieve gender-inclusive growth, these challenges must be addressed through capacity building and community sensitization by focusing on business development. This brief explores how training women about Savings and Credit Cooperative Societies (SACCOs) can drive women's economic empowerment by ensuring fair and equitable participation across diverse groups. It highlights key areas such as governance, financial management, and resource mobilization, equipping women with the skills to build sustainable enterprises and achieve financial independence. By examining challenges, opportunities, and strategies for fostering inclusivity, the brief emphasizes the crucial role of SACCOs in promoting business growth within communities. It also sheds light on the importance of increasing participation among youth and middle-aged women, reinforcing business training as a vital tool for sustainable, community-driven economic development. Additionally, it scrutinizes the hurdles, potential advantages, and proposed strategies for promoting business using different SACCOs within the community for sustainable economic livelihoods.

Methodology

The SACCO Training Workshop was held in Mombasa County to share knowledge and build skills among women interested in starting businesses. The workshop aimed to help potential women entrepreneurs learn important business development skills. A mix of methods was used, including lectures, panel discussions, and Question and Answer sessions, to make the training engaging and practical.

Participants were also divided into small groups of 5–6 people based on the type of business they were working on with two groups represented from Kilifi county and Kwale County, allowing them to learn and grow together. Throughout the week, various workshop sessions brought together existing business units to assess their current governance structures and learn about different governance models, pitching strategies, business frameworks, and the importance of partnerships and networking. The workshops were structured in various formats, including roundtable discussions, diagrammatic presentations, pitching sessions, Q& A segments, interviews among others. Participants developed structured template decks with step-by-step guidelines on creating business model canvases, mapping stakeholders, and identifying engagement avenues leading to investor pitches. Four business units from Kilifi and Kwale underwent training on building a strong presence, crafting compelling value propositions, and selecting strategic partners, actively developing materials to strengthen their enterprises. This entailed as well looking at other enterprises as Case studies and understanding how to own their businesses.

Key Messages

- **Empowering Women Through Business Training Enhances Economic Livelihoods** – Capacity-building programs equip women with essential skills and knowledge to establish and sustain successful enterprises.
- **Strong Governance is Essential for SACCO Sustainability** – Clear governance structures, leadership accountability, and decision-making frameworks are necessary to ensure stability and growth in women-led SACCOs.
- **Investor & Market Readiness is Critical** – Businesses must confidently articulate their models, understand investment opportunities, and engage with the right financial partners for growth.



Key Messages...Cont.

- **Resource Mobilization Goes Beyond Finances** – Success requires not just funding but also human, technical, and asset-based resources, along with strategic fundraising and investment readiness.
- **Strategic Partnerships Drive Long-Term Growth** – Building and maintaining partnerships based on trust, credibility, and shared goals is key to fostering a thriving business ecosystem.

Key Findings

1. Governance in Women-Led SACCOs

Many SACCOs lacked a clear understanding of governance structures, member roles, and leadership accountability. Participants gained insights into governance pillars, decision-making frameworks, and remedial measures for poor leadership, such as supervisory committees and loan guarantors. Strengthening governance mechanisms emerged as a crucial step in ensuring SACCO sustainability.

2. Resource Mobilization

Participants learned that financial resources are not the only assets needed for success—human, technical, and asset-based resources are equally vital. The training covered strategies for identifying resource providers, understanding fundraising processes, and recognizing investor categories, from donors to bilateral institutions and private investors.

3. Investor Readiness & Pitching

A major gap identified was the inability to clearly articulate business models. Through a structured seven-step pitch guide, participants practiced explaining their businesses within five minutes. This exercise significantly improved their confidence in presenting business ideas, structuring investor pitches, and understanding the critical elements of investor readiness.

4. Business Model & Value Proposition

Understanding the business model, value proposition, and the core problem being addressed is essential for business sustainability. The introduction of the Business Model Canvas helped participants refine their strategies, identify key differentiators, and create structured approaches for long-term growth.

5. Partnerships & Networking

While many businesses understood the importance of partnerships, they struggled with retention and alignment. The training emphasized building trust, credibility, and aligning business interests with partners' goals. Hands-on exercises helped participants develop strategies for attracting, maintaining, and leveraging partnerships effectively.

Additionally, the participants emphasized the significance of capacity-building programs, especially those aimed at equipping women with the necessary skills and knowledge for successful business execution. They acknowledged that empowering women through these targeted training initiatives is a key component in enhancing their economic livelihoods.

Implication of Findings

Based on the aforementioned findings, more grassroots training and simplified manuals are needed for easy replication. We recommend more sensitization on:

- **Structured Training for Sustainability** – Continuous training and coaching is essential to ensure long-term business success. Without clear frameworks, businesses are more likely to fail.
- **Holistic Resource Mobilization** – Success requires more than financial resources; human capital, skills, and strategic assets are equally important.
- **Investor & Market Readiness** – Businesses must learn to articulate their models clearly, understand investment opportunities, and align with the right financial partners.
- **Governance & Leadership Strengthening** – SACCOs need strong governance structures, leadership accountability, and mechanisms to handle internal challenges.
- **Strategic Partnerships & Ecosystem Building** – Long-term growth depends on building, managing, and retaining the right partners through trust and shared goals.

Conclusion

This training demonstrated the value of integrated learning approaches in empowering grassroots enterprises, especially women-led SACCOs and micro, small and medium enterprises (MSMEs). Through a week-long, interactive and experiential learning format, participants gained foundational and advanced skills in business development—from governance to pitching and strategic networking. The mixed-method delivery not only fostered engagement but ensured concepts were contextualized and relevant to the realities of participants.

Moving forward, the key objectives emerging from this training are clear:

1. Establish Tailored Governance Frameworks:

Equip SACCOs with practical governance tools to define roles, responsibilities, and decision-making pathways that ensure accountability and sustainability.

2. Build Capacity for Holistic Resource Mobilization:

Support entrepreneurs in identifying, mobilizing, and optimizing diverse resources—financial, human, and technical—to grow resilient enterprises

3. Advance Investor and Market Readiness:

Deliver structured training on pitching and business articulation to improve investor engagement and capital access.

4. Strengthen Business Models and Value Propositions:

Encourage regular refinement of business strategies using tools like the Business Model Canvas for better alignment with market needs.

5. Foster Ecosystem Development through Strategic Partnerships:

Facilitate platforms and networks that promote sustainable partnerships and long-term collaboration.

These objectives, if systematically implemented, will accelerate the growth and resilience of local enterprises, contributing to inclusive economic development.

Further Readings

FAO. (2021). Empowering women in fisheries and aquaculture: Global policy trends. Food and Agriculture Organization of the United Nations.

<https://blueeconomy.acts-net.org/blog/exploring-the-blue-empowerment-project-empowering-coastal-communities-and-promoting-sustainable-practices>



African Centre for Technology Studies
2nd floor, Konza Complex
Nairobi-Mombasa Road.

Tel: +254710607210
Email: info@acts-net.org



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