



REPUBLIC OF KENYA

**REMARKS BY HIS EXCELLENCY DR. WILLIAM  
SAMOEI RUTO, PH.D., C.G.H., PRESIDENT OF THE  
REPUBLIC OF KENYA AND COMMANDER-IN-  
CHIEF OF THE DEFENCE FORCES DURING THE  
14TH ANNIVERSARY OF THE JOYFUL WOMEN  
ORGANIZATION**

**NOVEMBER 23RD, 2023**

**KASARANI, NAIROBI**

## **Good Morning;**

1. I am immensely delighted to join you at this wonderful event. The fourteenth anniversary of the Joyful Women's Organisation is a magnificent milestone on a remarkable journey of continuous achievement by Kenyan women of all walks of life, and especially the majority at the grassroots.
2. I have been fortunate to have the honour to observe the growth of the Joyful Women Organisation from very close quarters since its founding all those years ago.
3. I have seen the struggles of its founder in the early days of hard work and slow progress.
4. I have seen the careful work of tending to a fledgling 'startup', the intense effort of stewarding growth and the herculean task of keeping a nationwide grassroots organization focused, dynamic and effective.
5. I can confidently declare here that I have witnessed the unfolding of a miracle; the miracle of inclusion, affirmation and empowerment.
6. One does not need to be a radical feminist to recognize that wealth and poverty, as well as empowerment and vulnerability have a fundamental gender dimension to them.
7. Although women form half of the world's populations, they earn less, own less, do more and work longer than men, regardless of whether they are in developed or less developed countries.  
8. However, there is no doubt that women in the powerful industrial economies have it much better than their counterparts in the developing economies.



8. Even so, it is a fact beyond all controversy that wherever there is failure at the public or social level, women are bound to be hardest hit. Thus war, climate and environmental disaster, poverty, disease, inequality and marginalization disproportionately affect women negatively.
9. At the same time, women are the anchors of all households and the engines that keep our societies and economies running.
10. It follows that any policy, programme or project that does not focus on the role of women or neglects to involve them denies itself the opportunity to succeed and can only reach half of its objective at best.
11. On the other hand, fundamental transformation on a broad scale can be achieved by the mere inclusion and involvement of women as agents of positive change and beneficiaries of affirmative actions. This is the essence of social justice in action.
12. One of the reasons that Kenya's democracy, governance and society has grown more and more stable is that since the early decades of our independence, women's education and girl-child empowerment have been critical policy priorities.
13. The Fourth World Conference on Women, famously known as the Beijing Conference significantly enhanced the momentum of this movement, enabling more women to break through the glass ceiling into leadership positions across all sectors.
14. Our constitution now makes gender parity a fundamental constitutional principle, and the idea of 50:50 representation is now an institutional fact.



15. It has been difficult, however, to actualise similar rates of inclusion in economic sectors. As a result, women ownership of land or medium-sized and large enterprises is still negligible.
16. Similarly, women's access to adequate financial resources or credit to enable them change this situation has for long remained discouragingly low.
17. As a result, women are relegated to microenterprises, subsistence farming and other marginal economic activities that struggle to meet their daily needs and cannot support saving and investment.
18. Without proper affirmative support, it is not only possible, but also easy for women to be trapped in a vicious cycle of poverty.
19. A tremendous proportion of our economic potential can be unlocked by simply enabling women to participate in greater production and productivity across every sector, because their participation will drive exponential transformation.
20. My years of witnessing the growth of Joyful Women have enabled me to reflect at length about how best to deliver the economic inclusion of our women.
21. The challenge in financial inclusion, of course is that the marginalized have nothing in the way of capital or collateral to invest in a business or obtain credit.
22. As a result, those most in need of financial support are barred from accessing it by the fact that they are most in need. An innovation that the Joyful Women embraced with great success was Table Banking, whereby women could mobilise resources



required to meet household needs and capitalize micro and small enterprises through their groups or chamas.

23. Members of the chama could also act as guarantors of small loans, enabling credit institutions to dispense altogether with the requirement of collateral.
24. The table banking model has been repurposed to facilitate the empowerment of hustlers, or the micro, small and medium-sized enterprises through the Financial Inclusion Fund or the Hustler Fund. This fund is enabling us to support the financial inclusion of marginalized and vulnerable groups, including the youth and women at the bottom of our socio-economic structure.
25. I am proud to acknowledge that Joyful Women Organisation has successfully championed and delivered financial inclusion of women throughout Kenya and that it has inspired our Bottom-up Economic Transformation Agenda in terms of financial inclusion.
26. The organization has done much more, made greater strides and achieved significant impact throughout Kenya.
27. It did not do so by leveraging public sector facilitation, rather it mobilized groups at the grassroots to save and invest these savings to empower members to actualise their aspirations.
28. I am proud and I applaud to be associated with the Joyful Women's Organisation.

**Thank you.**  
**God Bless you.**

