



From Exclusion to Empowerment: **Gender-Transformative Solutions for Addressing Sexual and Gender-Based Violence and Education Barriers in Mulanjo, Kenya**

CASE STUDY

Kenya Red Cross Society & Finnish Red Cross

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Executive summary

The Mulanjo Gender-Transformative Village Savings and Loan Association Initiative (VSLA) was launched in 2024 with the support of the Kenya Red Cross Society (KRCS) and the Finnish Red Cross (FRC) to empower women and men in vulnerable situations, including survivors of sexual and gender-based violence (SGBV) and persons living with a disability, while addressing child protection, education access, and harmful gender norms.

Recognizing the interconnected challenges of economic exclusion, low literacy rates, and gender inequality, KRCS and FRCS integrated a holistic approach that combined financial empowerment, adult literacy, and gender-transformative education, with a strong emphasis on gender equality and school retention.

Through the VSLA model, both women and men received financial training, access to small loans, and business startup support. A core requirement of participation was a commitment to non-violence and to ensuring children's regular school attendance, with financial support for school fees and materials provided in the first year.

The initiative also strengthened community-led mechanisms, including Female and Male Champions, which played a crucial role in shifting gender norms, preventing early marriage, and reinforcing local protection systems.

VSLA Impact Summary

Indicator	Impact
Total Participants	50 in total: 40 women and 10 men engaged as Champions of Gender Equality
Literacy and Numeracy Improvements	100% of women and men reported increased literacy and numeracy skills
Women agency	100% of women reported increased confidence in themselves and by others
New/Expanded Businesses	80% of participants have started or expanded a business (at project mid-point)
Boys and Girls re-enrolled	At least 3 children enrolled back in school
Students Supported in School	107 girls and boys supported to attend school
Students trained on SRHR	30 adolescents learned about sexual and reproductive health and rights
School Dropout	Zero school dropouts in the transition from 2024 to 2025
Early pregnancy	Lower rates since project implementation (only one case and community agreement that the girl will go back to school)
Early Marriages Prevented	5 early marriage cases were prevented in the last 3 months of 2024

This initiative underscores the transformative potential of linking women's literacy and numeracy skills to their empowerment, financial independence, education, and protection—serving as a strategic pathway for long-term gender-transformative change. Moving forward, sustained male engagement, strengthened community-led mechanisms, and continued financial inclusion will be key to ensuring the sustainability of these gains.

Introduction: A community transformed through KRCS support

Kenya faces high rates of gender-based violence (GBV), early marriage, and educational disparities, particularly in rural areas like Tana River County. According to national data, 34% of Kenyan women have experienced physical violence since age 15, with Tana River reporting some of the highest rates of early marriage and female genital mutilation (FGM).

Mulanjo, a predominantly pastoralist community, has historically struggled with limited access to education, financial exclusion for women, and deeply entrenched gender norms. The Kenya Red Cross Society (KRCS), with support from the Finnish Red Cross (FCR), launched the Village Savings and Loan Association (VSLA) Gender-Transformative Pilot Program to address these challenges through a holistic approach that combines financial empowerment, education, and gender-based protection mechanisms.

Implemented in Mulanjo, the initiative provided women with access to financial services through VSLAs in a community lacking formal financial institutions. Beyond economic empowerment, the program incorporated GBV prevention, psychosocial support, menstrual hygiene, and child protection, embedding these within a VSLA model. Anchored in a socio-ecological approach, it fostered empowerment at the individual, household, community, and county levels to enable systemic and sustainable change.

Rooted in findings from a Rapid Gender Assessment, the program sought to equip women, men, religious leaders, education stakeholders, traditional birth attendants, and community leaders with tools to address harmful gender norms, promote financial independence, and ensure access to education for all children.

A key driver of impact has been the way knowledge, resources, and solidarity circulate across the community. Women uplift one another through financial literacy, gaining confidence in themselves and earning respect from others. Children encourage their mothers to learn, and men convey their newfound knowledge to their households, multiplying the program's effect. The establishment of referral pathways and collaborative community structures has strengthened protection responses, ensuring that interventions are sustainable beyond the program's duration.

Program components: A multi-sectoral approach to gender transformation

The program integrates various approaches to promote women's economic empowerment, child protection, and gender equality:

Community literacy classes to enhance decision-making, confidence, and independence

The literacy sessions covered basic numeracy, teaching the Swahili language and some basics of English, enabling participants to communicate effectively in business transactions. Participants, and especially women who were previously unable to read and write are now able to sign official documents, manage transactions, and help their children with school assignments.

"Before, I couldn't even write my name. Now, I can sign my documents, read phone messages, and calculate my money."

- Female Champion



Village Savings and Loan Association (VSLA) model for financial empowerment

All the participants formed savings groups of 10–25 members, contributing 1 100 Kenyan shillings per member monthly. Through the program, small grants were provided to help kickstart businesses, ensuring women and men had capital to begin their income-generating activities. Participants received business training, including financial literacy, bookkeeping, and profit reinvestment strategies, as well as guidance on SGBV issues.

Many women, who previously had no economic control, now manage their own businesses, track profits, and make independent financial decisions.

"Before, we used to depend on our husbands to pay for school fees. Now, we are able to use the money to pay school fees and help bring food at home."

- Female Champion

School attendance and protection interventions

One of the core conditions of receiving VSLA benefits was ensuring that children returned to school and attended without interruption. Mothers participating in the classes developed a better understanding of the benefits of education – something many had not experienced themselves – and became strong advocates for continuous school attendance within their communities.

Informal monitoring and referral systems helped reduce school dropouts and reinforced the importance of education in families that previously did not prioritize schooling.

To further strengthen child protection, teachers, parents, and local leaders formed community protection teams that ensured children at-risk of dropping out were identified early. The program encouraged stronger collaboration within the new referral pathways, reinforcing community ownership over school retention efforts.

"When the term opens, the Chief, Sub-Chief, and Headmaster also help. They go door to door and wish to know whether children will come back."

- Community Member

Male Champion initiative to engage men as allies in SGBV prevention

To reduce potential backlash against women's empowerment and foster community-wide support, men were intentionally engaged in the program through VSLA groups and literacy classes. Selected Male Champions received targeted training on early marriage, FGM, and GBV prevention.

As they internalized these lessons, they began sharing them within their households and communities through spontaneous informal discussions. This process allowed them to reflect on harmful traditional practices and adopt new perspectives on gender equality and family well-being. Many actively passed on their learnings to their wives and children, reinforcing positive change at the household level.

"We cannot accept early marriage.

*Since the program, I have taken it upon myself
that there is no child marriage in the community."*

- Male Champion



Successes

Women's empowerment through VSLA and literacy

The VSLA initiative has been a game-changer for women and men, transforming their financial independence and empowering them to make critical decisions in their homes and businesses.

With access to small loans and business training, women have started a variety of businesses – including small-scale farming, tailoring, food vending, and trading household goods – while many have expanded their existing enterprises. One of the women, whose husband is disabled, used the money to expand her farming business, helping her sustain the household.

As women's income-generating abilities grew, so did their influence in household decision-making. Women who previously relied on their husbands for financial support are now paying for school fees, contributing to household expenses, and saving for the future.

Beyond economic empowerment, literacy classes provided an additional layer of transformation. Women who were once unable to read, write, or perform basic calculations are now confidently handling money, reading messages, and helping their children with schoolwork.

This newfound confidence extends beyond finances. Women now participate more actively in community discussions, advocate for their children's education, and increasingly take part in household decision-making.

Through financial literacy, entrepreneurship, and education, the VSLA model has not only lifted families out of financial hardship but also shifted gender dynamics, allowing women to take leadership roles in both economic and social spheres.

Religious leaders and Male Champions engaging in change

Men played a key role in shifting attitudes towards GBV, early marriage, and gender equality in their community. The religious leader engagement and Male Champions initiative focused on breaking harmful cultural taboos and promoting protective behaviors within families and the wider community.

- Religious leaders integrated anti-GBV messaging into community discussions, advocating for safe childbirth practices in medical facilities, issuing of birth certificates, access to education, and the rights of women and girls.
- 200+ men engaged in intergenerational dialogues on SGBV and child protection, learning about gender equality, positive masculinity, and their role in preventing violence.
- Male Champions actively reported and prevented early marriages, collaborating with school committees and local authorities.
- Men became more involved in family planning, promoting safe birth practices and childcare.

One of the most notable transformations was how Male Champions applied their learning within their own families. Instead of just engaging in public awareness, they actively changed household dynamics, ensuring healthier family environments.

Through these interventions, more men became vocal advocates for gender equality, challenging their peers to adopt non-violent and supportive behaviors within households. Religious leaders reinforced these messages within Madrassa schools and community dialogues, ensuring long-term societal change.

For example, **Eddy Abduli**, a Madrassa teacher, incorporated gender equality and respect into his teachings for young boys. He emphasized the importance of rejecting GBV and early marriage while also guiding boys to become responsible men who support women in education and healthcare.

His wife, **Amidar**, shared how her husband now openly discusses family planning and maternal health. "My husband shares what he learns with me. I am proud of him, and he teaches me. We do family planning and have only had one child in four years together," she says.

Another religious leader, **Sheikh Hassane**, who is also the Chairman of the Male Champions and School Committee, played a crucial role in preventing early marriages. Despite facing threats, he remained steadfast in advocating for girls' education and legal accountability for early marriage perpetrators. His leadership within the GBV Watch Group has been instrumental in mobilizing religious and community leaders to actively report and intervene in cases of early marriage.

"Since the program, I have taken it upon myself that there is no child marriage in the community. I would take the father to court and the girl back to school," he says.

As a Madrassa teacher, Sheikh Hassane ensures that boys learned about gender equality, responsible masculinity, and rejecting violence against women. The Male Champions initiative further reinforced these teachings, with religious leaders playing a direct role in resolving community disputes related to GBV and harmful practices.

The integration of gender-transformative messaging into both religious and household settings has significantly contributed to a sustainable cultural shift, ensuring that gender equality is embedded not only in public discourse but in everyday family life.

The Catchero Initiative: Community-led protection in action

One of the most significant outcomes of the program was the spontaneous emergence of the Catchero Initiative, a community-driven protection system created jointly by the Female and Male Champions.

As participants gained knowledge on child protection, gender equality, and GBV prevention, they realized that existing reporting structures were insufficient in addressing cases of violence, early marriage, and school absenteeism. Determined to act, they formed Catchero, a voluntary secret watch group tasked with identifying and responding to cases of abuse, early marriage, and school dropout.

Catchero members secretly monitor schools, households, and key community spaces to identify children and women at risk. When cases of domestic violence, early marriage, or school dropout are identified, Catchero members discretely intervene and, if needed, escalate cases to local authorities and school committees.

Catcheros collaborate with the Female and Male Champions, school protection teams, and local leaders to ensure that reported cases are followed up and resolved. By embedding protection mechanisms within the community itself, Catchero has become a sustainable model for grassroots-led intervention and accountability.



Education and child protection outcomes

The VSLA initiative and related gender-transformative interventions led to significant improvements in school attendance and child protection. Families who previously could not afford education were now financially supported through the savings groups and emergency loan funds, allowing their children to continue their studies.

- 107 children received full school support, including fees, uniforms, and supplies, reducing financial barriers to education, with at least three children successfully re-enrolled in school.
- Dropout rates significantly declined, as access to education became more sustainable for vulnerable families.
- Female and Male Champions actively followed up on school attendance, reinforcing the community's role in ensuring children remained in class.
- Menstrual Hygiene Management (MHM) distributions through the school health club provided girls with access to menstrual hygiene materials, which reduced absenteeism and improved school retention.
- The school health club played a crucial role in educating 30 self-enrolled adolescents on hygiene, sexual and reproductive health and rights, and gender equality.

The local school's headmaster noted that girls now attend school more regularly, and there is increased awareness among boys about menstrual health and gender issues, leading to more open conversations and reduced stigma in schools. Community engagement with parents, local leaders, and religious institutions has reinforced the importance of education, helping create a sustainable culture of school attendance and child protection.

Through referral pathways and strengthened community involvement, child protection outcomes have also improved. Cases of early marriage, early pregnancies and GBV are identified earlier and addressed with the support of school committees, Female and Male Champions, and community leaders.



Preventing child marriage: Three cases of successful intervention

Case 1: A 14-year-old girl's forced marriage stopped

In November 2024, a 14-year-old girl was set to be married to an older man in Garissa County. When Male Champions and community members were alerted, they quickly reported the case to the police and school authorities. The marriage was stopped, and an agreement was made at the police station that the girl would remain in school. However, the case also highlighted ongoing challenges, as corruption led to the release of the man involved.

Case 2: A 13-year-old girl missing before exams

In late 2024, a 13-year-old girl in Grade 8 suddenly disappeared from school for several days. Concerned about a possible marriage arrangement, Female and Male Champions and teachers investigated. They reached out to her family and, with the help of her older brother, found her. She was brought back just in time to sit for her final exams, preventing her from being forced into marriage.

Case 3: A grade 9 girl resists marriage pressure

In October 2024, another early marriage was prevented when a Grade 9 girl was identified as being at risk. The GBV Watch Group, Catcheros, and the Chief worked together to ensure the marriage did not take place. Religious leaders and community advocates intervened, leading to the cancellation of the arrangement.

Challenges and remaining issues

While the VSLA and gender-transformative initiatives have created significant change in Mulanjo, several challenges and gaps remain.

Persistent gender norms and resistance to change

Some community members continue to hold differing views on FGM, reflecting broader societal debates. While significant progress has been made in raising awareness about its harmful effects, a minority still advocate for less invasive forms, such as 'Suna,' citing religious and cultural justifications.

The program recognizes these differing perspectives and has adopted a long-term engagement strategy, ensuring that dialogue remains open with religious and cultural leaders. By working closely with Female and Male Champions, elders, and religious scholars, the initiative seeks to shift norms gradually through education, advocacy, and alternative rites of passage.

Religious leaders who have embraced the abandonment of FGM are leading critical discussions in madrassa schools and community fora, advocating for healthier, non-harmful traditions that align with both religious values and human rights principles.

By ensuring continued engagement with multiple stakeholders, the program fosters an environment where sensitive topics can be discussed constructively, allowing for gradual but sustainable social change.

Economic barriers and sustainability of businesses

Although new businesses have been launched, economic challenges persist:

- Limited access to larger capital and external markets restricts business expansion.
- Inflation and rising costs of goods impact profitability, making it difficult for participants to sustain their businesses long-term.
- Many women face a significant workload balancing household responsibilities with running a business, as traditional gender roles still place the bulk of caregiving on them.

Lack of access to justice and weak law enforcement

- Corruption and weak law enforcement make it difficult to prosecute GBV and early marriage cases. Even when perpetrators are arrested, they are often released without consequences.
- Survivors and community advocates face intimidation and fear of retaliation when reporting cases.
- There is a lack of safe transportation for victims to reach legal, forensic, and medical services.

School retention and barriers for girls

- While school attendance has improved, ongoing financial insecurity means families not involved in this program continue to struggle to afford school-related costs such as uniforms, exam fees, and supplies.
- Adolescent pregnancy rates have declined, but continued support is needed for reintegration and to address stigma.
- Menstrual Hygiene Management access has improved, but not all schools have the infrastructure (e.g., separate latrines, consistent supply of sanitary pads) to fully support girls.

Sustainability and scaling up

- The program has demonstrated its effectiveness, but sustained funding and support are essential to ensuring long-term impact.
- Expanding into additional villages and counties would significantly increase reach but requires additional resources and training for new Female and Male Champions, and, ideally, new Catchero networks.
- Institutionalizing community-led protection structures like Catchero by integrating them into formal child protection frameworks and equipping local actors with the necessary resources and training will be key to ensuring sustainability.

Addressing the challenges: The way forward

To sustain and expand the impact of the program, the following steps are recommended.

- **Strengthening engagement with elders and cultural leaders** to ensure they actively participate in tackling harmful practices. Encouraging intergenerational dialogues and sensitization workshops can help shift long-standing beliefs regarding education, FGM and early marriage.
- **Enhancing financial support through diversified partnerships**, offering individual mentorship and access to external markets for the entrepreneurs to scale their businesses sustainably.
- **Improving school retention for girls** by considering flexible learning options or mentorship programs. Expanding menstrual hygiene management initiatives, including infrastructure and consistent supply chains, will further reduce absenteeism.
- **Strengthening GBV Response and Legal Accountability:** Enhancing survivor-centered response mechanisms, including community policing and access to legal and medical services. Simultaneously, advocating for stricter enforcement of laws against GBV and early marriage, ensuring survivors and whistleblowers are protected from intimidation and that reported cases result in legal follow-through to prevent impunity.
- **Scaling up the program in new areas**, ensuring that the successful VSLA, Catchero, and Female and Male Champion models are adapted and replicated in neighboring communities. Partnerships with local authorities can ensure sustainability beyond donor funding.



Lessons learned

The integration of literacy, VSLA, SGBV and education interventions proved to be a gender-transformative approach, creating ripple effects across families and communities.

1. Economic Empowerment Strengthens Protection and Education Outcomes

- Women's financial independence through VSLA directly contributed to keeping children in school, reducing reliance on harmful coping mechanisms like family separation, child labor or early marriage.
- Literacy and financial skills enhanced women's decision-making power, fostering greater participation in household and community matters.

2. Engaging Men Accelerates Gender Equality at Home and Beyond

- Male Champions' involvement led to shifts in household roles, support for girls' education, and rejection of harmful practices like FGM and early marriage.
- Men's engagement had a multiplier effect, as they shared new perspectives with their families and peers.

3. Linking Women Empowerment, Protection and Education Strengthens Sustainability

- School monitoring, VSLA support, and community protection structures worked together to prevent dropout and safeguard children's rights.
- Community-driven mechanisms like Catchero ensured early detection and response to cases of child protection concerns.

4. Addressing Deeply Rooted Norms Requires Time and Multi-Level Engagement

- While progress has been made, some beliefs, such as the idea that educating girls leads to promiscuity, remain strong and require sustained community dialogues.
- Religious leaders and traditional elders are key influencers in shifting social norms and must be continuously engaged.

Conclusion

The experiences in Mulenjo highlight that gender-transformative change is strongest when economic, social, and protection strategies are linked. The focus on women's economic empowerment, while actively engaging men, has proven effective in shifting harmful gender norms and strengthening community resilience through integrated education, financial autonomy, and protection mechanisms.

To ensure long-term impact, sustained efforts are needed to engage and empower both women and men, while strengthening community-driven mechanisms such as VSLA groups, Female and Male Champions, and Catchero networks. Expanding multi-stakeholder engagement, particularly with religious and cultural leaders, local governments, and the private sector, will be essential in scaling and sustaining these efforts.

Given its success in Mulanjo, this model has the potential to be adapted and replicated in other regions facing similar challenges.

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