POLICY BRIEF / DIGITAL LIVELIHOODS & GENDER JUSTICE

What Women in Nairobi's Informal Settlements Are Teaching Us About Digital Livelihoods, Health, and Wellbeing

Lessons from the HerConomics programme's investment in Badili Africa's *Wanawake Huru Mtaani* initiative in Mathare, Dandora, and Kayole — for policymakers, funders, financial institutions, and technology developers.

Women from Badili Africa's Wanawake Huru Mtaani chama network at a community gathering in Nairobi.

Across Mathare, Dandora, and Kayole, women are running businesses from small stalls, rented rooms, market spaces, roadsides, and their homes. They sell food, clothing, household goods, beauty services, and other products that sustain families and local economies. Many of these women have always been entrepreneurs. What they have often lacked is not effort or ambition, but access to capital, business systems, reliable markets, financial services, and the time and security needed to grow.

Through its HerConomics programme, the Africa Centre for Health Systems and Gender Justice invested in Badili Africa's *Wanawake Huru Mtaani* initiative. The programme brought together financial capability, digital skills, mental wellbeing, chama organising, and support for small enterprises. Rather than separating digital training from women's daily lives, the programme asked a more practical question:

> *How can women use the phones and digital tools available to them to earn more, manage money better, reach customers, withstand emergencies, and have greater control over decisions affecting their lives?*

Women began using digital tools for purposes directly connected to their businesses and households. Some established an online presence for their enterprises and reached customers beyond their immediate neighbourhoods. Others used digital platforms to communicate with customers, market products, organise group savings, access financial services, and improve how they tracked business and household money. This experience provides an important lesson for policymakers, funders, financial institutions, and technology developers: women's digital inclusion becomes meaningful only when it strengthens their ability to earn, save, access services, respond to health shocks, and make decisions.

Digital access is not the same as digital agency

A woman may own or have access to a phone without having meaningful control over its use. The phone may be shared with a partner or family member. She may only purchase data in small amounts. She may fear mobile-money fraud, online harassment, or revealing personal information to customers. She may know how to use WhatsApp but not yet use it to promote her business, organise records, or reach new markets.

Digital inclusion is often measured through phone ownership, internet access, registered accounts, or attendance at digital training. These indicators matter, but they do not tell us whether technology has improved a woman's life. The experience of the Badili women points us towards a more useful measure: **digital agency** — a woman's ability to choose and use digital tools safely, confidently, and on her own terms.

DIGITAL ACCESS	DIGITAL AGENCY
— Owns or borrows a phone	✓ Controls how the phone is used
— Has a registered account	✓ Earns, saves, and reaches customers
— Attended a digital training	✓ Protects data and personal safety
— Has some internet access	✓ Decides on income and household matters

The goal is therefore not simply to bring women online. It is to ensure that being online creates value for them.

What the Badili experience teaches us

Seven practices that made digital tools meaningful for women's livelihoods, health, and safety.

1 Begin with the woman's livelihood, not the digital platform

The starting point should not be the creation of a new application. It should be the reality of the woman's enterprise: more customers, knowing whether the business is profitable, separating household and business money, receiving payments safely, and saving to protect the business through illness or pregnancy. Technology should be selected because it solves a problem women have identified — not because it appears innovative to donors or developers.

2 Digital capability must be connected to financial capability

Teaching a woman to create a WhatsApp Business profile is useful, but not enough. Increased sales do not automatically produce financial security. Women also need to understand pricing, costs, profit, debt, savings, digital payments, and predatory lending — so they can generate income and retain control over it.

3 Chamas are part of Africa's digital infrastructure

Far from informal, chamas are among the most important institutions supporting women's economic survival — providing savings, loans, information, confidence, and emergency assistance. In Badili, chamas gave women a trusted space to learn digital skills from peers. Programmes should strengthen these institutions, not replace them.

4 Human support remains essential

Women may need a practical demonstration before using a digital payment service, help creating a business profile, or a trusted person to turn to after harassment — not another automated message. Badili's training worked through women who shared knowledge in familiar language and formats, combining digital access with peer support and trusted facilitators.

5 Women's livelihoods and health cannot be separated

For women in informal economies, a health emergency is also an economic emergency. Illness, pregnancy, violence, and mental distress can all interrupt income. Digital livelihood programmes must help women prepare for health-related financial shocks — through health savings, trusted information, and simple continuity plans.

6 Digital visibility can create both opportunity and risk

Marketing online can reach new customers — but it can also expose a phone number, location, and images to strangers, and shift power at home. Safety cannot be added after a programme is designed; it must shape the technology, communication, and support arrangements from the beginning.

7

Unpaid care remains a barrier to digital participation

Women juggle businesses alongside childcare, domestic work, and caregiving, making long courses and fixed schedules a poor fit. Digital services should use short, practical modules delivered close to where women live and work — alongside work with men, families, and community leaders on shared care.

What policymakers and funders should do differently

Women's digital programmes should no longer be judged primarily by the number of devices distributed, accounts created, or women trained. Governments, donors, technology developers, and financial institutions should ask:

- [ ] Are women using digital tools to reach customers, save, receive payments, and manage their businesses?
- [ ] Are women retaining control over the income generated?
- [ ] Can women use the technology on basic or shared phones?
- [ ] Are data and participation costs affordable?
- [ ] Does the programme include women with disabilities and women with lower literacy?
- [ ] Are women protected from fraud, harassment, surveillance, and technology-facilitated violence?
- [ ] Are chamas and grassroots organisations part of programme governance?
- [ ] Does the intervention help women prepare for health and household shocks?
- [ ] Are women involved in deciding what is built and how their information is used?
- [ ] Will the service remain useful and affordable after donor funding ends?

Public and philanthropic investment should prioritise programmes that connect digital tools to capital, markets, savings, health resilience, safety, and women's collective organisation.

Conclusion

The experience of women participating in Badili Africa's *Wanawake Huru Mtaani* reminds us that women do not need technology for technology's sake. They need tools that help them find customers, protect their money, strengthen their businesses, organise through chamas, prepare for emergencies, access trusted services, and exercise greater control over their lives.

> *The most important measure of a digital programme is not how many women it connects. It is what women are able to do differently because they are connected.*

When digital technology is combined with financial capability, community trust, health resilience, safety, and women's collective power, it can do more than improve access. It can expand women's choices, strengthen livelihoods, and improve health and wellbeing.