

# Beauty without the Beast

**A project to improve financial literacy in the Kenyan hair and beauty sector**



Women Working Worldwide (WWW)  
Kenya Union of Hair and Beauty Workers (KUHABWO)  
Kenya Financial Education Centre (KFEC)

**June 2025**

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# 1. Executive Summary



*Photo 1: KUHABWO, KFEC, WWW, Lintons Academy and hair and beauty participants in Nairobi.*

**‘Beauty Without the Beast’** was a 12+ month project running from December 2023 to February 2025. It was funded through the Network for Social Change (£18,796) and the Philamonic Trust (£750).

The project focussed on tackling **women’s lack of financial literacy** in the hair and beauty industry, which has been identified as one of the **root causes** of insecurity and **sexual harassment** and exploitation of workers. **Women Working Worldwide (WWW)** were the lead partner, working in partnership with the **Kenyan Hair and Beauty Workers Union (KUABWO)** and bringing on board the **Kenya Financial Education Centre (KFEC)**.

Many young women, some with **low academic qualifications**, find employment in the hair and beauty industry in Kenya. However, while salon work can be **rewarding** and **creative** it can also be **precarious employment**, with many workers having **no contracts** and **few rights**. These young women are also at risk of **sexual exploitation** and harassment and live in fear of **losing access** to these frequently poorly paid and **insecure positions**.

The project aimed to offer **financial literacy training** to 100 hair and beauty workers. KUABWO, working with the Kenya Financial Education Centre (KFEC), developed a suitable training session for the workers. Four half-day trainings were delivered by the Kenya Financial Education Centre, one each in **Nakuru**, **Kiambu** and two in **Nairobi**. The trainings used a variety of training techniques from

**worksheets** to **question and answer** sessions, as well as **individual reflection** and breakout **participatory group work**.

We reached **88 hair and beauty workers**, just under our target, although **97 people** in total attended the trainings, as **college staff** and **union officers** also participated. Most of the participants were **female (86 %)** with smaller percentage (14%) male. Most participants **58% were young (18-25)** and **single (71%)** which echoes the age and gender profile of the wider Kenyan hair and beauty industry.

83% of the participants had **never had** any financial training before and 100% of the participants said the training had **improved their confidence** to manage their finances, with 58% saying they would start by **improving their budgeting** and many of these mentioned using the **quadrant budgeting** method (60% 20% 10% 10%) which the KFEC's training introduced to the workers.

Most of the participants (98%) thought that a **financial literacy** module developed for inclusion in the hair and beauty **curriculum in colleges** would be useful. Most participants (98%) would welcome **more financial literacy** training and stated that the program, as delivered to them, should be offered to **other people**, with 77% of participants wanting **additional training** on business development and 70% asking for training in digital security.

Overall, the training was **highly valuable**, leaving participants **more informed** and **motivated** and showing a greater understanding of **budgeting** and **saving**. While many appreciated the knowledge gained, they also expressed a **strong demand** for **continued learning opportunities**, **broader reach**, and **deeper financial topics**.

Feedback from KUHABWO has shown that after the training union membership **increased by 36 members**. The union also signed MoU's with the Nakuru and Nairobi Associations, representing an additional **150 informal workers**.

The SACCO had **18 new members** after the training and the SACCO also set up **merry-go-round** and **table-top banking** systems to further help their members in money management.

All of the evidence from our **pilot model**, demonstrated **strong outcomes**—100% of participants reported greater financial confidence, and there was enthusiastic demand for more sessions. This shows both the **need and the effectiveness** of our methodology, which is **participatory**, **accessible**, and designed with **women's lived experiences** at the centre.

The success of this pilot means we will continue to seek funding to roll this program out to **other areas** in Kenya and will develop our relationship with Habia, the industry federation representing hair and beauty practitioners, to roll this out into the hair and beauty **curriculum** in other countries in Africa and to continue to **develop** our work in this important yet **overlooked industry**.



## 2. Introduction



*Photo 2: College staff member at training in Kiambu*

In 2015 it was estimated that there were **1.5 million hair and beauty** workers in Kenya (KPMG 2015) and the sector is growing. As of 2022, Kenya's beauty industry was estimated to be worth **KES 100 billion** (approximately USD 1 billion), reflecting a substantial increase from KES 26 billion in 2019—a nearly 400% growth over four years ([The Star](#)). Within the broader beauty sector, the **hair industry alone** was valued at **KES 132 billion** as of 2021 .[Kenyans](#).

**Projected Growth:** The beauty and personal care market in Kenya is anticipated to grow from USD 1.14 billion in 2023 to **USD 1.87 billion by 2029**, with a compound

annual growth rate of 8.7%. While comprehensive national employment **statistics** for the hair and beauty industry in Kenya **are scarce**, the sector's expansion suggests it is creating a positive trend in **job creation** and **economic contribution**.

Many **young women**, some with **low academic** qualifications, find employment in the hair and beauty industry in Kenya. However, the industry is **unregulated**, and salon work typically provides **precarious employment** with workers having no contracts and few rights. These young women are at risk of **sexual exploitation** and harassment and live in fear of **losing access** to these poorly paid and insecure positions.

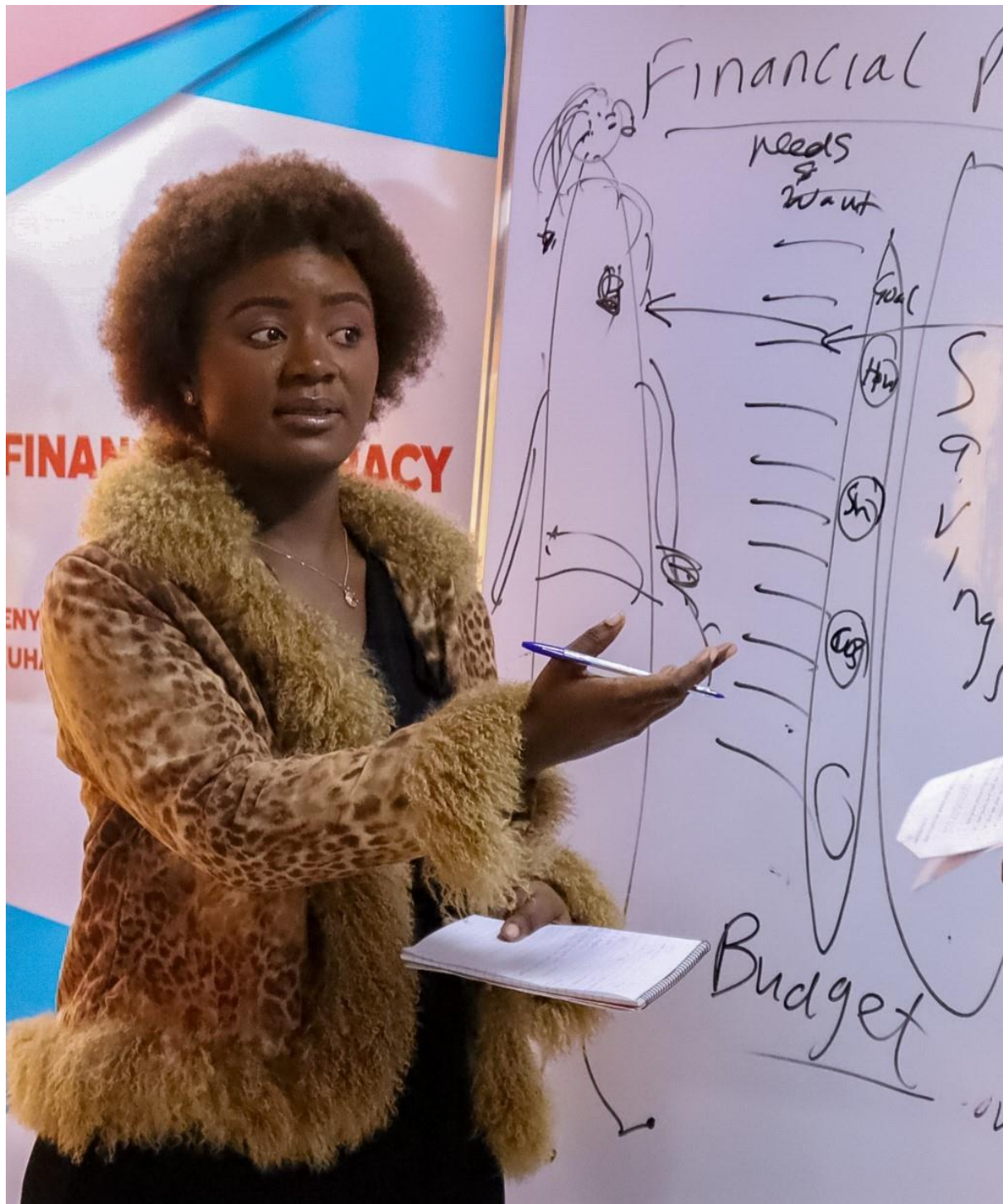
We know that women and girls who have a **good standard of education** and are able to read, write, set up **savings accounts**, know their rights and plan their futures, are in a much better position to **tackle the challenges** they face.

The aim of the project was to enable the **women workers** in this sector to improve their **understanding** of financial literacy, for us to gain a **deeper understanding** of the **challenges** they faced, how this program could be **further developed** in the future, and promote the **support available** through the Kenyan Union of Hair and Beauty Workers, KUHABWO and their SACCO, so that women are buffered against the threat of gender based violence and harassment through **improved financial independence**.

We developed and delivered 4 financial literacy **training sessions** to **97 participants** in partnership with KUHABWO, with the support and engagement of the Kenya Literacy Education Centre, **Lintons Academy**, **FE Colleges** and industry bodies. We also **interviewed** hair dressing and beauty practitioners to further understand the challenges that women in this industry face.

The project fitted into the **Network For Social Change economic justice pool** and specifically addressed the need to improve the **financial standing** of women and to support women workers in gaining **the skills and confidence** to build resilience in an ever-shifting landscape.

### 3. Project Implementation



*Photo 3: Participant giving feedback at financial literacy training session in Nairobi.*

Unfortunately, the start of the project was delayed due to unforeseen circumstances. We all worked together to ensure a **'soft start'** to the project in late 2023 and a **full start in Q1 2024**. We worked with KUHABWO to draw up the MoU, finalise the plans, set the baselines, map the industry in both Kenya and UK and record the challenges facing the hair and beauty workers in Kenya.

### **Quarter 1**

- Through 121 interviews with the union and industry bodies, desktop research and conversations with hair and beauty workers, we assessed the extent of the challenges faced by both workers and the industry and identified existing educational and regulatory frameworks both in Kenya and in the UK.
- Formalised and strengthened our partnership, including drawing up the MoU and TOR between Women Working Worldwide (WWW) and Kenyan Union of Hair and Beauty Workers (KUHABWO).
- Developed relationships with hair and beauty colleges and industry bodies in both UK and Kenya
- Reviewed and engaged with various financial literacy providers and agreed on the insurance company Liberty – who offered us free financial literacy training.

### **Quarter 2**

- Monthly meetings set up between WWW and KUHABWO
- Liberty representative stopped communicating. Decision was made to seek alternative provider. Unfortunately, no one was able to provide free training.
- Reviewed the other training providers and budget, and used the funds allocated for the development of the training materials to engage the Kenyan Financial Education Centre. KFEC.
- Worked with KFEC and KUHABWO to finalise the training required.
- KUHABWO continued to engage with Kenyan colleges and WWW with UK bodies.
- WWW developed a bid for additional funding – however this was unsuccessful.

### **Quarter 3**

- Monthly meetings held.
- WWW developed the pre and post training questionnaires with the ILO trainer
- KUHABWO arranged and set up four training venues in three areas and engaged with union members and colleges to aim for a participant level of 100 people. Trainings held July-August.
- A total of 97 people were engaged through the program with 88 of these completing a pre training questionnaire and 86 people completing a post training questionnaire. The difference in the number engaged and the number completing the questionnaire is because 5 were Linton Beauty Academy senior staff and 4 were members of KUHABWO, but all participated in the training. Training was featured on Kenyan TV.
- WWW joined KUHABWO, KFEC and Lintons at the final training day in Nairobi. Interviewed participants and met with Union, Trainers and Academy staff.
- WWW also visited hair salons and held 1-2-1 meetings with hair and beauty workers.
- WWW introduced KUHABWO to Wangu Kanja Foundation – who are spearheading the coalition of Kenyan Organisations tackling GBVH.
- Repeated efforts were made to engage with wig factories in Kenya, in order to discuss the potential for further work in the global wig supply chain. However, factory managers were very reluctant to engage.



- A meeting with a factory was finally secured through Linton Academy staff, but the factory withdrew their availability the day before we were due to meet.

#### Quarter 4

- KUHABWO scanned and sent all participants completed pre and post training questionnaires.
- KFEC sent their report of the training.
- WWW developed another two funding bids for additional funding – both were unsuccessful, and no feedback was given.
- WWW continued to investigate how we could continue our engagement with this sector. Raised this project with the Ethical Trading Initiative (ETI) and communicated with ETI and wider international development practitioners regarding the conditions people in this industry work under.
- WWW continued to communicate with Habia the hair industry federation on potential joint projects.
- KUHABWO identified the impact of the training through increased figures for union membership and engagement in the Union Sacco.
- WWW began the analysis of the pre and post training questionnaires.
- WWW engaged with Video maker and KUHABWO to finalise the video.

Work continued into the summer of 2025 where WWW gathered the **outstanding MELD** figures from project partners, worked on the **analysis** of the questionnaires, completed the **writing up of the report** and **engaged with the union** to finalise the details of the video.

## 4. Outcomes and Impact



*Photo 4: Individual reflection at financial literacy training in Kiambu.*

From the 10 to the 31 August 2024 we engaged with **97 participants** in three areas; Kiambu, Nakuru and Nairobi, holding four training sessions, one each in Kiambu and Nakuru and two in Nairobi.

There were nine (9) participants who were college lecturers, staff of Lintons Academy or officers of the union KUHABWO so the total number of **pre-training questionnaires** completed was 88. Two of the participants failed to complete the post training questionnaire so only **86 responses** were available to be analysed for the post training.

Most of the participants were **single, young women** who had been educated to **college level** as the union had recruited most of the participants from the colleges, so the majority were representing **one accepted profile** of hair and beauty workers. A small percentage of the participants were college lecturers and union officials who were interested to deepen their knowledge and be in a position to offer support to their students and members.

Of the 88 participants, **86% (76) were female** and **14% (12) male**. 58% were aged 18-25, 22% were aged 26-35, with 14% aged 36-45, 3% aged 46-55 and 3% aged 56 and above. Participants were mainly single, 71%, whilst 28% were married and 1% widowed.

Most participants, **91%, were educated to college level** as most participants were engaged through the hair and beauty colleges, with only 5% who said they had reached Secondary School level, 1% at Primary and 3% who didn't answer.

Most participants, 50%, marked themselves as **In Education**, and 32% marked themselves as **Employed**, with 12% **Self-employed** and 9% **Unemployed**.

Whilst 83% stated they had **not received any financial training** the ranking of the question regarding the **understanding of financial terms** showed that 43% of participants felt that they had a 'great understanding' of **Saving**, 43% an 'ok understanding' of **Budgeting** and 40% an 'ok understanding' of **Investing**. The **greatest concern** for participants was **Debt Management**, where 43% said they had 'poor understanding'.

However, if we compare this to the ranking of how much they felt they had **improved after the training** we can see that before the training just over 40% felt they had a 'great understanding' of **Savings** and an 'ok understanding' of **Budgeting** yet these were also the topics where post training they felt that they had **improved** their understanding **the most**, with **83%** stating they had improved their understanding of savings 'A lot' and **76%** stating they had improved their understanding of Budgeting 'a lot'. The training had obviously given the participants **additional knowledge and skills**.

The **pilot program** was intentionally designed as a **foundational introduction** to financial literacy, addressing a clear and pressing **gap** in participants' understanding. It also served as a crucial diagnostic tool—enabling both us and the Union to assess the specific **types, levels, and delivery methods** of training needed going forward. We focused initially on **Savings and Budgeting**, as these are the essential pillars of effective money management. However, the pilot also highlighted a strong demand for **deeper learning**—particularly in areas such as Investing and Debt Management. These would require a full-day session or more to cover effectively.

Therefore, the topics they felt they had **not improved** in as much were **Debt Management and Investment** (23% and 25% respectively) but even for these topics almost half of the participants (40% and 49%) indicated that they felt they had **improved their understanding** 'a lot'.

*"I wish this program could be countrywide, so even people in remote areas can benefit."*

Participant in Kiambu Training

Where the SACCO and Union could make even more impact would be to remind hair and beauty workers of the **benefits** of a bank account, and particularly a **savings account**. While 55% of the participants had a current bank account (45% did not), only 39% had a savings account (61% did not). This lack of different 'saving places/pots/purses' or a **safe place to save** makes the 60/20/10/10 quadrant method more **difficult to implement**.

98 % of the participants thought that a financial literacy **module within the college** hairdressing curriculum would be a good idea. Individually 77% asked for additional outside training **on 'Business Management'**, with 70% requesting training on **'Digital Finance and Security'** and 59% requesting training on **'Insurance and Risk'** and 55% wanted training on **'Retirement Planning'**.

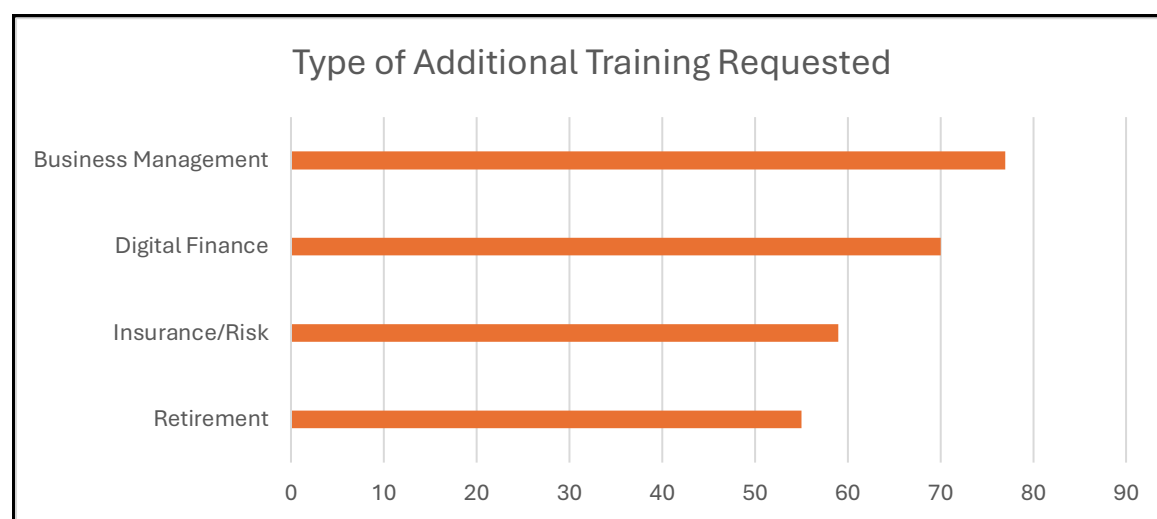


Figure 1: Type of additional training requested

**All participants** (100%) stated that they felt more confident to manage their finances after the training. When asked what changes they would make in managing their finances the majority (58%) stated that they would **develop better budgeting skills** with 16% specifically mentioning the **quadrant method**.

The budgeting model used in this training—60% Household, 20% Running Costs, 10% Savings & Security, and 10% Leisure & Giving—**differs intentionally** from the more widely known 50/30/20 model (50% Necessities, 30% Wants, 20% Savings). This **adapted approach** reflects the cultural reality in Kenya, where **giving**—often to extended family, community, or religious causes—is a **deeply rooted** and expected



part of life, **regardless of income level**. By explicitly allocating a portion of the budget to Leisure and Giving, the model **respects** this cultural norm while **encouraging** financial discipline. A key reflection shared by many participants after the training was the realisation that they had often **exceeded** the 10% limit for giving and leisure. With this **new awareness**, they felt both **empowered** to manage their generosity within sustainable limits and **confident** in saying, 'I'm sorry, I can't give any more this month.'

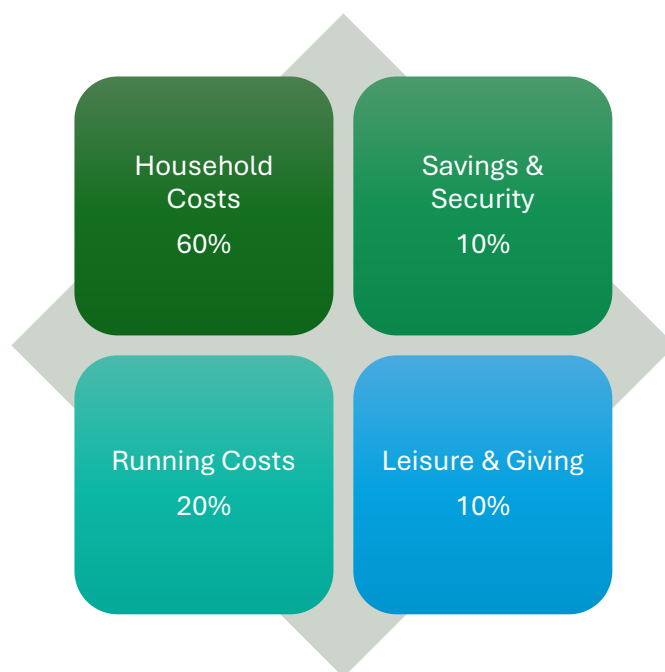


Figure 2: Quadrant method of financial budgeting used in training

Whilst there are many organisations working within the **women's rights** and **financial literacy** arena, we are not aware of any organisations working specifically with the **hair and beauty sector**. WWW engaged with other **WRO organisations** operating within Kenya as we believe that there is much to be gained from **collaboration** especially around gender and financial literacy.

We met with the **Wangu Kanja Foundation**, who are the convenors of the **Kenya Sexual Violence Coalition** and introduced the KUHABWO General Secretary, Cecily Mwanga, and Beatty Masala the SACCO Manager, to the coalition to ensure that the women in the hair and beauty industry are **included in the mapping, preventing and supporting** of those who are **survivors of GBVH**.

*"Thank you for the training; it has been an eye-opener on finance management, savings, and the budget quadrant."*

Participant in Nairobi Training

The impact of the training extended well beyond **individual financial knowledge**—it directly strengthened **community structures** and **collective action**. Following the training, KUHABWO reported a **significant increase** in union engagement, with **36 new members** joining the union. This growth speaks to the **trust and relevance** the training brought to the union's work. In addition, the union successfully signed **Memorandums of Understanding (MoUs)** with both the **Nakuru and Nairobi** Informal Workers Associations, collectively representing over 150 workers. These partnerships mark an important step toward formalising **support networks** for **informal workers**, many of whom have long operated without access to structured financial or organisational backing.

On the **financial side**, the KUHABWO SACCO welcomed **18 new members** as a direct result of the training—indicating a **renewed** confidence in **collective saving and lending**. Building on this momentum, the SACCO also launched more *merry-go-round* and *table-top banking* initiatives, enabling members to support each other through **rotational savings** and **micro-lending mechanisms**. These grassroots financial tools not only increase access to funds but also foster accountability, solidarity, and long-term financial resilience among members.

These outcomes underscore the **transformative potential** of scaling this program—where **financial literacy** becomes a **gateway to union strength**, economic inclusion, and sustainable community-driven development.

Another powerful outcome of the training was the **connection formed** between two participants—**Jane and Mary**—who are now exploring the possibility of opening a salon together. Mary, a street hairdresser operating in the **informal settlements**, has long faced **daily threats** of **harassment, violence, and theft**. Jane, a former salon owner and an active **union member**, brings both **experience** and a **strong support network**. Through the training, the two women found **common ground** and began discussing how they could **combine their skills** and resources. By **joining forces**, they are not only increasing their **economic security**, but also creating a **safer, more stable** environment to work in. This budding partnership illustrates how financial literacy training can **spark entrepreneurial collaboration** and offer workers a **pathway to dignity, safety, and mutual empowerment**.

## 5. Evaluation and Lessons Learned



*Photo 5: Participant in financial training Nairobi*

The financial literacy training was **well received** with **100% of participants** feeling better able **to manage their money** and 98% stating that a specific **financial literacy module** within the hair and beauty curriculum would be a good idea.

### **Management**

The WWW **management** of the project was slightly complicated by **unforeseen illness and accidents** but the **tenacity of dedicated staff**, trustees and the

partners meant that although delayed most of the project was delivered to the **revised time scales**.

**Learnings:** *In future it would be useful for WWW to allocate a specific **trustee to shadow** the Executive Director so that should anything happen they are primed and able to step in.*

### **Project Partners**

Regular **monthly meetings** ensured a smooth running and delivery of the project between KUHABWO and WWW. In KUHABWO all contact had to go through the **General Secretary**. This occasionally caused **delays in actions** as she was travelling or busy.

**Learnings:** *Continue to build this relationship. KUHABWO might speed up delivery on certain basic actions if a process of **delegation** and cc'ing the General Secretary were introduced.*

The **sudden silence** and non-engagement of the **Liberty Insurance** training Manager and **free training** was a particular blow to the project.

**Learnings:** In future any 'free' training will be regarded as an **additional bonus** not as a central pillar.

### **Training**

KFEC were an excellent addition to the project. All participants were **complimentary** regarding the **training and trainers** and most participants (55%) had **no specific suggestions** on how to improve the training and either responded "No" or did not provide a suggestion.

Of those that did respond 32% indicated that they wanted **more frequent** and **regular training sessions**, with 6% asking for **longer more in-depth** sessions and 7% reiterated that they would like more **diverse and focused** financial topics such as debt management.

**Learnings:** *Continue to develop a good working relationship with KFEC*

### **Identification of needs and wants**

We had **designed** the pre and post questionnaires with input from both **hair and beauty workers** and **trainers**, in order to capture both **quantitative data**, evaluation of the training and to help identify what future training was **important** to the workers. This was **enhanced** by **121 discussions** and **interviews** with participants, union officials and lecturers.

We had asked for the participants to be **guided** through the questionnaires to ensure that everyone **understood the questions** and completed both pre and post questionnaires. This was **partially implemented**, but we would prefer it to be more structured. In the session evaluated by WWW the participants were left to **complete the forms** mainly on their own.

**Learnings:** *In any **future training** we would ensure that a **more structured and supportive session** to complete questionnaires is factored in before the training session starts and sufficient time and support is **allocated at the end** to ensure this is seen as an integral part of the training and completed by all participants.*



## Engagement

It was observed by WWW in the **final session** that many participants relaxed and engaged much more when the **conversation** was in **Swahili**, something we had raised in the **development phase** and which KFEC factored into the delivery of the training. They too had noted it had **encouraged greater engagement** in all the training sessions. We had also agreed that we would provide **refreshments**, either **breakfast and/or lunch**, for all participants along with a **travel bursary** for those who would struggle to attend, all of which were well received.

**Learnings:** *Continue to emphasise the importance of these so called ‘soft’ engagement processes and practices, discuss with funders and factor them into funding bids.*

## Video

We had worked towards having a **short video** consolidating and highlighting the **four trainings**, recognising the **project partners** and utilising the clips from the **Kenya TV** (see both coverage on [https://www.youtube.com/watch?v=D\\_BlhZK8rAs](https://www.youtube.com/watch?v=D_BlhZK8rAs) as well as from 4.34 to 6.20.:<https://www.youtube.com/watch?v=X-Thu4H9GPQ>). We also have some great footage, a short video showing the **Nakuru training** and a slightly longer version using the Kenya TV clips and other trainings. The intention was to edit these to produce a 5 minute **overview** video.

We experienced challenges on this aspect of the project as **managing the editing** of a video in Kenya from the UK was difficult. Feedback from Kenya is that the video maker engaged by KUHABWO has **deleted her original video** footage so there is **little likelihood** of having the focussed 5 minute product we had requested.

However, the existing videos do **show the training**, the different **engagement methods**, the **excitement of the participants** and the longer version clearly shows the **TV coverage** and snapshots of all the training and the participants. We will use the video and clips from all coverage to **highlight our work** and if we find additional funding to produce a **more concise version** then this will be actioned.

**Learnings:** *Next time there needs to be clearer communication on the output from this aspect and clear milestones for delivery.*

**Three key priorities** have emerged that now require further funding and support. **First**, we need to identify funding to continue rolling out **basic financial literacy** training at scale, reaching more hair and beauty workers—particularly those in **informal or vulnerable settings**. **Second**, there is a strong demand for more **in-depth**, practical training modules on issues such as **debt management, investing, and small business planning**—training that requires additional time, specialised facilitators, and tailored resources. **Third**, we will need to continue to **actively engage** with hairdressing colleges and regulatory bodies such as Habia to advocate for the **inclusion** of financial literacy as a **standard module** in the national hair and beauty curriculum. Embedding this **basic training** at the educational level could create a generational shift in financial capability across the sector.

With additional funding, we are fully prepared to **scale up this work** in partnership with KUHABWO and KFEC—broadening our **reach, deepening our impact**, and **driving lasting change** and build the financial **resilience** of an entire industry.

## 6. Financial Summary



*Photo 6: John Gitau, CEO Kenya Finance Education Centre, delivering Nakuru training*

The total received from **Network for Social Change** was £18,976. This was supplemented with a donation of £750 from the **Philamonic Trust**, giving us a budget of **£19,726**.

We had also scoped in a variety of **in-kind contributions** from volunteers, ILO trainer and free financial literacy training provided by Liberty Insurance Kenya. Unfortunately, Liberty **failed to honour** their free training which we had valued at £3,000 in-kind support, and after discussions with KUHABWO we **transferred sufficient funds** from other budget headings, from both WWW and KUHABWO, to be able to bring on board the **Kenya Financial Education Centre** at a cost of £3,250.

The In-kind contribution from the **ILO trainer** was reduced from ten days at £800 a day to just one day. This was because he was no longer required to ensure the free training was targeted to the hair and beauty workers or to develop the training materials, he just **reviewed and edited** the pre and post training questionnaires. The volunteer in-kind support remained the same with 11 days at £200 a day. Therefore, the in-kind support was **valued at £3,000**.

<b>Budget</b>				
<b>Income</b>	<b>WWW</b>	<b>KUHABWO</b>	<b>KFEC</b>	<b>Total</b>
Grant income (NfSC)	18,976			18,976
Donation (Philamonic Trust)	750			750
	<b>19,726</b>	-	-	<b>19,726</b>
<b>Expenditure</b>				
Establish partnership	900	-		900
Desktop & in country research	1,200	300		1,500
Key areas to base first phase	300	300		600
Mangt costs KUHABWO		1,200		1,200
Mngt costs WWW	2,100	-		2,100
Creating training materials	600	1,000	2,250	3,850
WWW field trip	2,220	-	-	2,220
Trainer translator and video recorder		1,800	700	2,500
Venue hire etc		2,200	300	2,500
Evaluation & report writing	2,296	-		2,296
Bank Charges	60			60
<b>Total expenditure</b>	<b>9,676</b>	<b>6,800</b>	<b>3,250</b>	<b>19,726</b>
<b>In-kind support</b>	<b>3,000</b>			<b>22,726</b>

Despite the setbacks the project was **delivered** within the time frame and has been voted **a success** by the participants, the union and the senior leadership teams from the academies and colleges. In addition, our project was **recognised** and **broadcast** by **Kenyan television**.

## 7. Conclusions and Next Steps



*Photo 7: Fourteen percent of our participants were male - participants at Kiambu training.*

The financial literacy training has been **well-received**, with participants expressing deep appreciation for the knowledge gained in budgeting, saving, investing, and financial planning. Many attendees found the session **eye-opening** and **transformative**, equipping them with **valuable tools** to manage their finances better.

However, there is a clear demand for **continued learning opportunities**. To build on this **success** and **maximise impact**, the following next steps are recommended:

- **Secure additional funding** – Seek additional funding to roll out a similar **basic financial literacy program** to others in the hair and beauty industry. Focus on increasing the number of **sessions** and extending the program to more people.
- **Offer Deeper and More Focused Training** – Building on the basic financial literacy training already delivered, future sessions and/or college based sessions could offer **staged developments** from basic to increased levels of financial literacy and cover specific topics like **customer service**, investment strategies, debt management, and how to manage finances with a low income.
- **Provide Practical Financial Solutions** – Many participants showed interest in SACCOs, group savings, and investment opportunities. Going forward there needs to be a greater emphasis on **promoting the Union SACCO** and introducing these concepts much more practically in the basic financial literacy program, such as forming joint savings accounts (chamas) or business funding groups, etc., as these could enhance financial empowerment.



- **Increase Training Duration** – Some participants requested full-day workshops or extended training hours to allow for deeper learning and interactive discussions. We would ensure that these variations are incorporated in funding bids.
- **Leverage Digital and Community-Based Learning** – To reach more people, especially in remote areas, we could investigate the feasibility of offering online training sessions, financial literacy guides, or partnerships with community organisations.
- **Embed financial literacy**– Engage with colleges and federations to lobby for basic financial literacy to be included in the curriculum and learning at all academies and colleges.

By implementing these steps, any financial literacy program can continue to **empower individuals, strengthen financial decision-making**, and drive **long-term economic growth** for those working in the hair and beauty industry.

## 8. Acknowledgements

With thanks to:

Network for Social Change (John Goodman our sponsor).  
Philamonic Trust – Monica Sanders

WWW

Trustees – Harriet Cole, Linda Shaw, Halima Ahmed, Jane Blacklock, Nkechi Adeboye, Kate Robinson, Tasneem Azad.  
Associate - ILO Trainer - Stirling Smith  
Volunteers

KUHABWO

General Secretary - Cecily Mwangi  
Rufus Githae and Francis Irungu  
SACCO - Treasurer - Beattie Masila  
SACCO – Chair - Harun Mwaura  
Video and photographer - Marci  
Union members

KFEC

CEO - John Gitau  
Trainers - Jack Ronoh and Lydia Njoroge

Habia – Joan Scott and Runa McNamara

Hair and Beauty Colleges and Academies  
Hair and beauty students, informal workers and staff.