

Effectiveness of CFK Africa Girl's Empowerment Program in Enhancing Women's Economic Status in Kibera, Nairobi City County, Kenya

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Abstract

In many parts of Africa, including Kenya, girls and women face significant barriers to participating in sports and accessing the benefits that come with it. Girls and women experience specific challenges, including traditional gender norms that discriminate against them, poverty, and lack of financial resources, which limit their access to educational, social, and economic opportunities. Furthermore, girls and women living in urban informal settlements (slums) and marginalised communities face increased risks of harassment, assault, and other safety issues. These barriers limit the ability of girls and women in slums across Africa to access the transformative power of sports, which can build confidence and leadership skills and unlock educational and economic opportunities. Addressing these challenges is crucial for promoting gender equality and empowering the next generation of African women. In this regard, CFK Africa has implemented a holistic girls' empowerment program through soccer in the informal settlement of Kibera for over 20 years. The girls' empowerment soccer program enrolls young girls aged 10-30 years to participate in soccer games and receive training in life skills. This study evaluated the impact of soccer on the well-being and social and economic development of the participants in the program. A qualitative approach was used in the study, which involved focus group discussions and key informant interviews to collect data on their experiences and assess changes. The evaluation found that the girls' empowerment through soccer fostered confidence, teamwork, and community engagement among the girls. Participation in soccer programs specifically designed for girls helps them develop physical skills and valuable life lessons that enhance their personal growth, sexual and Reproductive Health (SRH), and economic empowerment. Twenty girls from the program have been incorporated into the Kenya National Premier League and are now earning. Soccer initiatives, especially for girls, play a crucial role in education and economic empowerment while challenging traditional gender norms and inspiring positive social change by offering a platform to build resilience and impart leadership qualities. The paper recommends continued support and investment in soccer programs for the girls as these promote SRH and enhance the social inclusion, well-being, and economic empowerment of young women in informal settlements like Kibera, Kenya.

Keywords: Girls' empowerment, soccer, informal settlements, economic empowerment, adolescents.

1. Introduction

Girls' empowerment through sports, particularly soccer, has emerged as a powerful tool for fostering social change and development worldwide. In Africa, and specifically in Kenya, soccer programs designed for young girls play a critical role in challenging gender norms, enhancing their self-esteem, and providing opportunities for education and economic advancement (Brady, 2005). These programs are especially impactful in informal settlements, where socio-economic barriers and limited resources restrict the dreams of young girls and their ability to grow into their full potential.

Informal settlements (also known as “slums”), such as Kibera in Nairobi, are characterised by high levels of poverty, inadequate infrastructure, and limited access to educational and recreational facilities (Corburn & Karanja, 2016). According to the United Nations HABITAT (2023), it is estimated that 60% of Kenyans live in informal settlements. Within these communities, girls face specific and gendered vulnerabilities, including gender-based violence, teenage pregnancy, early marriage, inequitable access to education, and lack of access to sexual reproductive health services, with poverty being the root cause of many of these issues. This research focuses on female athletes from informal settlements who face additional vulnerabilities, including a lack of access to proper training facilities and equipment, inadequate nutrition, social stigmatisation, and limited financial resources for themselves and their families (Winter et al., 2023). The intersection of their identities as young women, women athletes, and growing up in slums presents numerous barriers, yet soccer provides a unique avenue to address these challenges by creating safe spaces for girls to learn, grow, and develop important life skills (Kabeer, 2015).

There are many organisations worldwide which use sport to address social issues. For example, CFK Africa is a leading international non-governmental organisation (INGO) headquartered in Kibera, Nairobi, Kenya, fighting extreme poverty in informal settlements through complementary youth leadership and public health initiatives. Since establishing Kibera's first all-girls soccer league in 2002, CFK Africa has pioneered soccer initiatives to promote community cooperation and development, connect girls to health services, build valuable life

skills to become active community leaders, and increase economic opportunity. CFK Africa's soccer initiatives include Kenya-wide community football tournaments for youth aged 11-17 and a national football club, Kibera Soccer Women Football Club (FC), composed of talented athletes who use their platform to act as social change champions and advocate for girls' empowerment. This holistic approach ensures that girls are prepared for future economic opportunities and has grown through intentional partnerships with other local community-based organisations, including the Kibera Girls Soccer Academy (KGSA). Blossoming out of a collaboration with the KGSA, the Kibera Soccer Women FC is now showcasing the talent and resilience of informal settlement athletes to the world. The team was promoted into the Kenya Premier League in 2023—the only informal settlement team currently in the league, and the women competed in the Football Kenya Federation Women's Cup Final in July 2024.

This paper explores the effectiveness of CFK Africa's efforts to enhance women's economic status in Kibera through soccer, specifically looking at the effect on the women players of the Kibera Soccer Women FC. It is argued that the Kibera women's soccer project is a successful model of youth development that can be replicated in informal settlements globally. Through focus group discussions with participants in CFK Africa's soccer programs and key informant interviews, this paper uses the power of individual stories to shed light on the power of soccer in promoting the economic empowerment of young women living in informal settlements.

2.0: Literature Review

Girls' empowerment programs worldwide aim to address gender disparities and promote socio-economic development in communities where a shift in attitude towards women and girls might not otherwise occur. These programs range from locally led initiatives to organisation- and government-driven projects and are designed to provide girls with skills, knowledge, and resources to overcome challenges posed by patriarchal societies and economic hardships. Girlhood and adolescence are marked by significant growth, remarkable development, and rapid changes, filled with vulnerabilities and risks and other times periods of incredible opportunity and potential. Evidence and data show that girls and adolescent women fare worse than boys on a range of outcomes, including education, health, income opportunities, and experiencing violence (Presler-Marshall et al., 2022; Ramaiya et al., 2023). According to CFK Africa

Advisory Council member Dr. Karen Austrian, director of the GIRL Center at the Population Council, “key events that happen in adolescence like early marriage, motherhood, and sexual and gender-based violence (SGBV) are inherently gendered and can change the life course of a girl” (Austrian, personal communication, 2024). Given the vulnerabilities that girls face, empowerment programs are often necessary to level the playing field with boys so that girls can find their footing to be able to succeed in life. These kinds of programs often include education initiatives like tutoring or scholarships, vocational training, life skills development, and health education, all of which contribute to girls' overall well-being and economic advancement as they grow into women (Gould et al., 2007).

Research consistently shows that empowering girls leads to significant economic benefits for themselves and their families and trickles down into society. For example, one study by Duflo (2011) found that increased education and vocational training for girls resulted in higher income levels, improved employment opportunities, and greater financial independence. Additionally, women participating in empowerment programs are more likely to start their own businesses and contribute to local economies, further promoting economic development and reducing poverty at the household and community levels. Case studies from across Africa illustrate the effectiveness of girls' empowerment programs in increasing economic benefits. For example, in Uganda, microfinance programs targeting women successfully enhanced their financial independence and business success (Bruton et al., 2013). Similarly, vocational training initiatives in Nigeria significantly increased employment rates among women (Blattman & Annan, 2016). These examples, among many others, document the positive impact of empowerment programs geared towards women and girls on their economic status.

Sports are another empowerment mechanism that can be used to elevate girls and women. Though traditionally male-dominated, sports promote physical health and instill essential life skills such as teamwork, leadership, and resilience (Brady, 2005). Specifically, in Kenya, girls' empowerment programs that include sports have made progress in opening doors to the conversation around challenges faced by girls, their needs, and how to improve the economic status of women. For example, initiatives such as Moving the Goalposts, Mathare Youth Sports Association (MYSA), and the Kibera Girls Soccer Academy integrate sports with education and

life skills training, leading to increased self-esteem, better educational outcomes, and improved economic prospects for young women (Forde & Kendall-Taylor, 2007).

Kibera, one of the largest informal settlements in East Africa and the largest documented in Kenya, presents a unique context for girls' empowerment programs. The informal settlement is characterised by high poverty levels, inadequate infrastructure, and limited access to education and healthcare, making it challenging for young people to thrive (Hansen & Larson, 2007). Despite these challenges, CFK Africa has made significant strides in empowering girls and boys through soccer and complementary health and leadership programs. Soccer serves as an entry point to informal settlements in Kenya, builds trust among youth, and encourages participants to thrive both on and off the field. When combined with mentorship, emotional support, and educational and vocational opportunities, these programs provide girls with a strong foundation for success in gaining economic independence. Informal settlements like Kibera are dynamic and rapidly changing environments. Given the complexities and the transient nature of people living in these communities, it can be difficult to obtain reliable data on the lived experiences of girls and women in informal settlements. Therefore, this paper makes a valuable contribution to the broader body of research outlined above on the economic empowerment of young women through sport within the context of the African informal settlement.

2.1: Thematic Areas and Theoretical Orientation

CFK Africa was founded through a participatory development approach to community development. Participatory development is a methodology in global development work rooted in postcolonial, emancipatory social science. Adopters of this approach aim to shift the power of knowledge production and generate solutions to challenges to vulnerable and marginalised voices (Keahey, 2021). Since its founding in 2001, CFK Africa has prioritised being locally led at all levels of organisational structure. The organisation's programs are rooted in the conviction that sustainable impact and solutions to poverty are only possible when the communities most affected are real change-makers. As such, all CFK Africa projects incorporate the ideas and lived experiences of the communities most intimately experiencing the issues CFK Africa aims to solve. The introduction of community advisory boards to its model in 2023 ensures a community voice at all project design and implementation stages.

Additionally, CFK Africa operates under a theory of change model. According to the United Nations Development Group, a theory of change model can “assist organisations in systematically thinking through the root causes of development challenges, provides a framework for learning within and between programming cycles, as a means for developing and managing partnerships, and is a basis for more effective and unified communication through clear communication of the organisation's mission and vision.” CFK Africa’s theory of change is an ongoing process of reflection to explore how change happens in the context and communities the organisation serves. The seven guiding principles guiding CFK Africa include being locally led, always learning, always adapting, engaging in powerful partnerships, being system sensitive, being thoroughly transparent, and having no duplication.

Regarding CFK Africa’s girls’ empowerment programs, the organisation engages in an intersectionality theoretical framework, acknowledging the relationship between the social and political identities of girls and young women living in informal settlements and the challenges faced at the convergence of multiple marginalised identities. The communities that CFK Africa serves are affected by issues of gender, politics, socio-economic status, and perceived societal discrimination, including widespread discrimination against informal settlement communities. Residents of informal settlements are often stigmatised and stereotyped as uneducated, unclean, and prone to crime, leading to social exclusion and marginalisation. CFK Africa’s comprehensive sports for development program elevates the perception of and opportunities for people from informal settlements overall, as they are broadly denied opportunities and thus often work in low-paying, insecure jobs, perpetuating the cycle of poverty.

3.0: Research Methodology

This study employed a qualitative research methodology to evaluate the effectiveness of CFK Africa’s soccer initiatives in enhancing the economic status of participating young women. The qualitative approach enabled a deeper understanding of the participants' experiences, perceptions, and the impact of the soccer program on them. The primary data collection methods included focus group discussions (FGDs) and key informant interviews (KIIs). The study featured girls and young women who are current participants in CFK Africa’s soccer initiatives, most of whom are women in the Kibera Soccer Women FC team who now play nationally in

Kenya's Premiere League. Purposive sampling was used to select participants who could provide rich, relevant, and diverse insights. A total of 23 participants who were willing to participate in the study were selected and divided equally between two FGDs, with one group composed of 12 young women and the other of 11 young women, to ensure manageability and active participation. The younger age cohort of ages 10-19 provided insights that were crucial in understanding the immediate impacts of the program on education, life skills, and economic aspirations. The older participants, aged between 20-30, had been part of CFK Africa's soccer program for longer. Their experiences provided valuable information on the long-term impacts of the program on economic status, employment, and, ultimately, financial independence. The discussions were moderated by experienced CFK Africa facilitators who used a semi-structured guide (See Appendix I) to ensure consistency while allowing for flexibility in exploring emerging topics.

The FGDs focused on the following themes developed by CFK Africa staff: motivation to join a soccer program, effectiveness of soccer initiatives in promoting the empowerment of young women and girls, the role of soccer in sexual and reproductive health, behavioural change and empowerment through soccer, experiences and impact of playing soccer on the participants, and the impact of the program on their economic opportunity. The study adhered to ethical guidelines to ensure the protection and respect of all participants. Informed consent was obtained from all participants. In addition, participants were assured of confidentiality and anonymity, and they had the right to withdraw from the study at any time without any consequences.

In addition to the FGDs, KIIs were conducted for the study with three key informants, including coaches and players on the Kibera Soccer Women FC. These key informants were selected due to their long-standing connections to CFK Africa's soccer programs. The interviews aimed to gather further insights into challenges experienced by young women in informal settlements, the impact of playing soccer on their economic empowerment, and recommendations for enhancing the sports program's effectiveness. The data collected from FGDs and KIIs were transcribed verbatim and analysed by theme. This method involved coding the data to identify key themes and patterns related to the interview themes. The authors recognise the limitations in the scope of this study, largely as related to the number of participants. Though preliminary in nature, the qualitative methodology provided useful insights into the effectiveness of using

soccer on women’s economic empowerment, capturing the true and personal experiences of girls and young women in Kibera from the selected group.

4.0 Findings

4.1: Demographic information

4.1.1: Age

The FGDs were diverse, with participants of different age groups, education levels, and the number of children they had. Overall, their ages ranged from 15 to 30, and the average age of participants was 22 (Figure 1).

Figure 1: Age distribution of the participants of the Focus Group Discussion

Age	n	%
10 - 20	2	9.0
21 - 30	19	81.1
31 - 40	2	9.0
Total	23	100.0

Data source: Field data, CFK Africa (2024)

4.1.2: Level of education

Approximately 73.9% of the women soccer players had completed secondary education. 17.4% had university degrees, while 8.7% had not completed secondary education, as shown in Figure 2.

Figure 2: Education level of FGD participants

Level of education	n	%
Some secondary	2	8.7

Secondary completed	17	73.9
University	4	17.4
Total	23	100.0

Data source: Field data, CFK Africa (2024)

4.1.3: Number of Children

87% of the women soccer players had no children, 8.7% of the women had one child, and 4.3% (only one participant) of the women had two children (Figure 3). During the FGDs, most of the women reported that the mentorship they received and the increased confidence gained through the soccer program deterred them from becoming pregnant.

Figure 3: Number of Children of FGD participants

Number of Children	n	%
No children	20	87
One child	2	8.7
Two children	1	4.3
Total	23	100.0

Data source: Field data, CFK Africa (2024)

4.2: Motivations for Joining Soccer

The motivations for playing soccer varied among the participants. Some were drawn to the dynamics within the team itself, the allure of competitive soccer, the influence of a coach or mentor, the resourcefulness of youth playing soccer with handmade footballs, or in one instance, a personal motivation rooted in family history. One interviewee reported,

“my grandmother was an athlete and I admired her a lot, she gave me motivation to push my interest in soccer.”

According to Cope et al. (2013), the thrill of competition and the prospect of achieving excellence can significantly inspire young athletes. These findings indicate that the appeal of a

team environment—especially in communities where home environments may be challenging—and the attraction of a challenge motivate girls to engage in sports, thereby accessing opportunities that promote personal growth.

4.3: Behavioural Change and Empowerment through Soccer

The discussions indicated that CFK Africa’s soccer programs foster confidence, teamwork, and community engagement among participating girls and young women. Through their participation in sports activities geared towards girls and young women, they develop valuable life skills that enhance their personal growth, improve sexual and reproductive health outcomes, and increase economic opportunity. The players in the FGDs expressed that they have acquired critical life skills such as self-care, leadership, timekeeping, courage, mentorship, emotional regulation, informed decision-making, teamwork, and effective communication through soccer. For example, the participants shared that they have learned to

“Avoid arguments,” “Everything has to be done with passion,” and “Take every situation as it comes.” One player emphasised the importance of problem-solving through soccer: “When a problem is identified, the team members come together to solve the problem. They do not wait for the coach to solve their problems.”

Furthermore, the Kibera Soccer Women FC team and community team players actively engage in community initiatives, such as clean-up events which foster a commitment to giving back.

The players said, “We have made it a habit of engaging in community cleaning, which is also practised at home as charity begins at home.”

Coming from the same community and spending many of their formative years there can result in the girls viewing each other as sisters, promoting deep bonds and trust, which are crucial for effective teamwork on the field. As such, players talked about feeling like a family, having a sense of belonging, and encouraging team members to be there for one another in times of illness or injury. One FGD participant shared that the players on her team were “brought up in the community and therefore view each other as siblings.” Another noted the feeling of safety that the team environment provides, “Kibera has become home. I come from a violent family, and it

provides an escape space for me.” This feeling of sisterhood enhances their ability to work together and support each other both on and off the field. The players also reported feeling more confident as a result of their engagement in soccer. One noted that before joining the team, she could not address a crowd because of her shyness, but after going through the program, she can now face a crowd confidently. Another plainly stated, “My confidence has improved since I joined the team.” Certain practices have encouraged the players to speak out on issues that they care about and to believe in themselves, and positive performance in matches and at tournaments has reportedly increased their self-esteem.

The girls also shared that they have learned how to handle team conflicts and issues effectively, building their ability to work through challenges as a team through sports programs, which translates to other career and professional opportunities. According to Weiss et al. (2016), sports participation enhances communication skills by providing a structured environment where young athletes must communicate strategies, provide feedback, and motivate teammates. Finally, as related to behavioural change, a big component of the Kibera Soccer Women FC training is an emphasis on safety and awareness in the informal settlement context. Intentional discussions with coaches about safety have made the players more conscious of their surroundings and the importance of being cautious, particularly late at night: “Our coaches talk to us about our safety and that it is paramount. I am now conscious about my safety.” Throughout the discussions, participants reported a notable decrease in late-night activities, a behaviour change they attributed to the safety education provided by the coaches.

4.4: The Role of Soccer in Sexual and Reproductive Health

In addition to increasing participants' life skills in its programs that contribute to positive behaviour change, CFK Africa also provides comprehensive training on important health issues, including menstrual hygiene management, self-care, and combatting sexual and gender-based violence (SGBV). Access to CFK Africa's menstrual hygiene lab empowers the players with the knowledge and resources to manage their menstrual health effectively, thereby improving their overall well-being and confidence and reducing the risk of urinary tract infections, a common issue seen by CFK Africa's clinical team as related to a lack of sanitary towels. The players are now educating young girls in the community and distributing sanitary towels and other menstrual

hygiene products. In addition, comprehensive training on sexual and reproductive health provided by CFK Africa has empowered players with essential knowledge to make informed decisions about their health. Topics include contraception and the prevention of sexually transmitted infections (STIs). “I now know my rights concerning sexual reproductive health issues,” shared one player. “Having learnt quite a lot through participating in soccer, we openly talk about family planning and other forms of protection, including abstinence,” shared another.

Further training around SGBV, including understanding its forms and reporting channels available to community members, is a large part of the program and helps create a safer and more supportive environment for not only the girls directly but also their peers and their families. Through training sessions with CFK Africa’s girls’ empowerment team, the girls have gained an awareness of their rights and the various situations they might encounter. This enhanced understanding enables them to make healthier decisions.

“I know what is right and wrong and that I have a right in my own health,” said one player. “I have more confidence in making my own decisions,” said another.

Other players who gave birth at an early age provide advice to other team members on SRH, including how to avoid early pregnancies.

4.5: The Role of Soccer on Overall Girls’ Empowerment

Through the discussions, it was found that playing on the Kibera Soccer Women FC has nurtured the players’ athletic talents and provided them with essential life and professional skills that contribute to their overall empowerment. The girls shared that participation in soccer activities has significantly refined their communication and interpersonal skills. The ability to convey ideas effectively and the courage to express oneself within team dynamics are skills often developed through soccer programs. Being on a soccer team has also significantly enhanced the participants’ time management skills. Participants reported that they have developed self-supervision skills, taking responsibility for their actions and decisions both on and off the field. They reported that their problem-solving skills have also improved, enabling them to identify and resolve challenges independently without always relying on their coaches for guidance.

In addition to empowering themselves, participants have also learned to serve as role models for younger girls, inspiring and motivating them to follow in their footsteps. This mentorship role is crucial for the younger girls' development and contributes to a supportive community.

“Through leadership skills, I have become a role model to others,” one participant shared.
“The girls at the community level look up to us as role models; even the parents urge them to emulate footballers because of their commitment to football, timekeeping and the fact that they have no time to engage in destructive activities at the community level,” said another.

This is also evidenced in the quote, “I came from humble beginnings to be a role model in the villages in Kibera informal settlement. I am admired, and parents urge their daughters to be like me.” Some participants have taken on specific roles, such as team captains, while others have generally exhibited leadership qualities. “Being a soccer team captain has helped me better my leadership skills, and I can use them both at home and on the field,” explained one of the captains.

4.6: Experiences and Impact of Playing Soccer on the Participants

The study found that soccer has opened significant educational doors for the players, enabling them to pursue secondary education and beyond. It is widely accepted that education is key to increasing economic opportunities. Receiving scholarships for secondary education due to their involvement in soccer was a common theme that emerged among the participants of the FGDs. “My school principal offered me a scholarship for my secondary education thanks to football.” In another example, one player who had previously dropped out of school was re-enrolled with the support of the soccer program. Another shared, “My mum was a single parent and encouraged me to use my soccer talent to attend school. I got opportunities in big schools but declined and opted for a smaller one. I then completed form 4 and got an opportunity to play for the national team.” The ability to secure scholarships underscores the importance of sports as a tool for continuing their education and economic empowerment after the players retire from playing soccer.

Many participants noted that their soccer engagement has allowed them to travel and gain exposure, broadening their horizons and offering new experiences. Some Kibera Soccer Women

FCs players have travelled to countries like Spain and Tanzania to play soccer, representing Kenya in various tournaments. Another player even had the opportunity to train other footballers in Tanzania. This exposure is an important step for personal development not often available to girls from slums, as it allows them to experience different cultures and broaden their worldviews. “I have gained more skills through interactions abroad,” shared one player.

4.7: Economic Opportunity

The participants shared how playing on the Kibera Soccer Women FC has improved their socio-economic status and financial situation. One of the most tangible benefits of playing on the team and its renewed partnership with CFK Africa is the provision of a monthly stipend, which significantly enhances the financial stability of its participants. The team members receive a monthly stipend of about 8,000 Kenyan shillings, including allowances for transportation. Compared to their previous reliance on occasional meals and applause as rewards, which were not sustainable or motivating in the long term, this regular stipend is a considerable improvement. Previously, as one player stated, she “was playing in other soccer teams, and the reward was a meal, clap, and this was quite discouraging.”

For some players, the stipend has been transformational and has had cascading effects on the economic status of their families. One player reported that she was able to build her grandmother a house because the previous one was leaking. She was paid Kshs. 35,000 to join a team, which she then used for the construction and “put a smile on [the] grandmother’s face.” Another participant shared that her income and her sisters’ allow them to pay for her brother’s school fees. They have become the breadwinners of the family as their father passed away, and their mother had been deeply affected by grief and was unable to work. “I get to support my family members when I go home,” said another. One player demonstrated innovation and resourcefulness to buy a motorbike with funds earned from her soccer-playing, which she rents out to others and earns Kshs. 300 daily from its use. Several FGD participants mentioned being able to now pay their own rent, which was hitherto, a major challenge. They also explained that raising money for rent ensures safe and reliable housing in informal settlement communities.

Economic empowerment has also increased health outcomes for girls and their families. One player shared that she is now “saving jointly with her mother for emergencies because her mother is a single mother, and soon, she will need a piece of land to build a home.” Another shared that she is using her earnings to pay for her sickly mother’s medical treatment. Other girls shared that they can now buy food, resulting in a more balanced diet for themselves and their families, which is increasingly necessary given the amount of physical activity that the athletes engage in on a regular basis. These discussions overwhelmingly demonstrate that financial independence empowers girls to make decisions about their lives. The ability to earn and manage their own money enables the girls to support themselves financially, pursue further education, and plan for their futures. These key findings are exemplified in two stories of impact gathered from the KIIs, included below:

Box 1: Zainab Hamisi’s Story

The life of Zainab Hamisi, a 29-year-old woman brought up in the heart of Kibera by a single parent, has been changed significantly by soccer. Her journey began during childhood when she started playing football with boys in her neighbourhood, using a ball crafted from polythene papers. Her passion for the game was influenced by her father, a footballer in Uganda, and this early exposure to soccer ignited a lifelong love for the sport.

Growing up near Kibera Primary School, Zainab would always head to the nearby playground after school. Along with other girls, she would stay there to play football once she had completed her household chores and homework. This fellowship with other girls and routine of playing football laid the foundation for her continued playing. By age 14, Zainab began participating in local tournaments, often playing barefoot yet ever determined to play.

According to Zainab, her life significantly turned when her coach helped develop a secondary school named Kibera Girls Soccer Academy (KGSA). This new school, which offered both academic education and football training, became a momentous opportunity for Zainab. In 2008, she joined Form 1 at KGSA and continued her football practice at Toi Primary after school. The combination of both academic and athletic training provided her with a well-rounded education and further honed her football skills. Throughout her school years, Zainab earned small amounts

of money from tournaments, which she used to purchase books. This financial independence, albeit modest, was a game-changer for her education. She also reported learning valuable lessons during this time, such as accepting defeats gracefully.

After completing secondary school level of education in 2012, Zainab pursued computer classes while continuing her football training in the evenings. This period marked the beginning of her participation in premier leagues, where her team achieved a top 7 position. Despite their success, the team struggled to advance further due to insufficient funds. They participated in several leagues, including one in Nakuru with Super Asasi, where they scored 1 against 3.

In 2011, Zainab started playing street soccer, a seven-a-side format. With the assistance and motivation from a key community coach, she and four other players were selected for training at Huruma Secondary. Their coach supported them by covering transportation costs from Kibera to Huruma. Through this team, Zainab received the opportunity for international travel. The team faced numerous challenges, including obtaining passports and visas, but their coaches' fundraising efforts made it possible for them to ultimately travel. One significant hurdle for Zainab was obtaining her passport, as she was raised by a single mother, and her father was absent. Without her father's identification, she struggled to get her own identification. However, her coach stepped in as a guardian, helping her navigate the bureaucratic challenges. Eventually, Zainab and her teammates travelled to France to represent Kenya in matches. Despite the cultural challenges, international travel had a long-lasting impression on her.

The team, consisting of 16 players, coaches, and the team president, competed against 64 countries. They won matches against Brazil and Mexico and brought home a trophy. Despite their success, the team did not receive the financial rewards they had been promised. In addition, no official welcome was provided at the airport upon their return to Kenya. Despite the disappointments, the experience is a positive memory for Zainab.

Zainab's journey reflects the significant impact of the KGSA, its partnership with CFK Africa, and soccer in her life. From playing with a makeshift ball to competing internationally, her story is a testament to the power of sports in empowering girls in challenging environments.

Box 2: Rose Achieng's Story

Rose Achieng, a resilient mother of two and resident of Kibera, has a life journey marked by both hardship and triumph. Raised by both parents alongside her six siblings, her life took a difficult turn when her father passed away, plunging her mother into depression. Her mother's struggle with alcoholism led Rose to drop out of school at the young age of ten, as education had lost priority in their household and income generation was more important.

Rose's life began to change when CFK Africa took an interest in developing her talent alongside other local girls through the game of soccer. CFK Africa recruited girls from the community into a soccer team, providing jerseys and other prizes after winning tournaments. This introduction to organised sports opened new avenues for Rose, offering her a sense of purpose and community. Rose re-enrolled in school at New Direction in Kianda, joining class 6 while continuing to play soccer in tournaments and training after classes. Her talent on the field made her a sought-after player, and after completing her Kenya Certificate of Primary Education (KCPE) exams, many secondary schools competed to enrol her. She continued her education at Kibera Girls Soccer Academy (KGSA), balancing her studies and passion for soccer.

Unfortunately, Rose's educational journey was interrupted when she became pregnant during her second year of high school. She was forced to drop out after the third term to care for her baby, but she started working as a hairdresser and continued to play soccer. Her dedication to the sport continued, and she was selected to represent Kenya in France for a special match after various training sessions at Huruma.

Despite facing challenges in obtaining her passport and nearly being dropped from the team at the last minute, Rose managed to secure her place on the trip to France. Her team triumphed, defeating the Netherlands and bringing home a trophy. The achievement was a significant milestone in Rose's life.

Rose's soccer career continued to flourish. She was enrolled by Chapa Dimba Sakata and emerged as the top scorer and midfielder, earning Kshs. 5,000. She was also called to play for the Harambee Stars National Team for under-20 but could not participate. In 2011, she moved

in with her baby's father and conceived her second child. However, their relationship deteriorated, and in 2016, she moved out to live with her sister, despite facing threats from her former partner.

Rose's story demonstrates that it is possible to overcome personal and societal challenges and pursue one's passions with determination and the right support.

5.0: Conclusion and Recommendations

CFK Africa's soccer initiatives have had a positive effect on the socio-economic status and financial situation of its participants. By elevating their community status, facilitating educational advancement, offering exposure to new people and places through travel, and fostering financial independence by providing consistent stipends, the program has enriched the lives of young women and positioned them for future success. Participants noted that the soccer team has become like a family to them, that it offers them community and the opportunity to build a "brighter future." The findings of this study contribute to the existing literature by highlighting the lived experience of girls in informal settlements, underlining the multifaceted benefits of sports participation for socioeconomic development. Despite its limitations, the research sheds light on the role of sports in the lives of an understudied demographic.

The paper recommends continued support and investment in soccer programs for girls in informal settlements like Kibera, as these promote sexual and reproductive health, enhance social inclusion, well-being, and economic empowerment of young women. The participants of the focus group discussions and key informant interviews shared their own recommendations to provide more opportunities for girls including to hold more training and expand current training opportunities for others to join in. There is also a continued need for equipment like cleats, training kits, tracksuits, uniforms, training fees, including gym access and membership costs, stipends for the players, travel to games, and signing new players to increase the team roster.

With the accessible and relatively low barrier to entry to implement soccer programs in communities experiencing extreme poverty, this paper strongly recommends continued funding support by foundations, non-governmental organisations, corporate sponsors, and other stakeholders to meaningfully improve the lives of young women and enhance their economic

opportunities. As CFK Africa's sports for development program continues to evolve, it holds great potential to further empower young girls and contribute to their holistic development.

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