



ECLOF Kenya Report on Solidarity Hub 2025 Participation

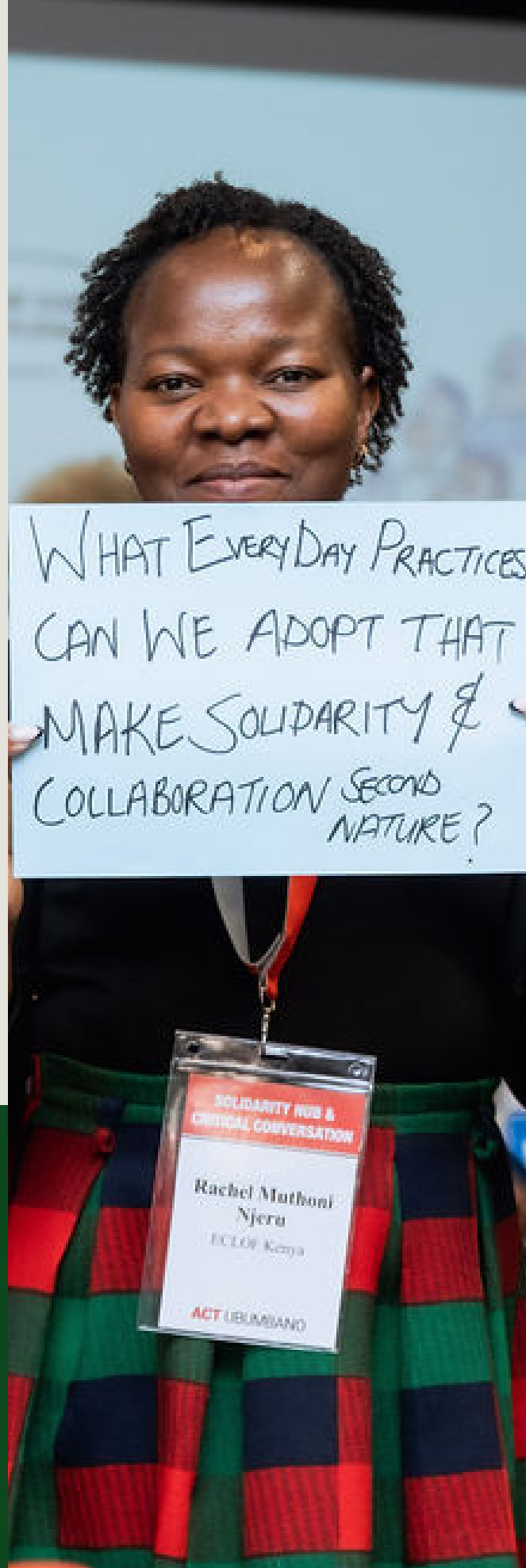
Theme: Solidarity in the Struggle for Social and Economic Justice

Foreword

ECLOF Kenya's participation in the Solidarity Hub 2025 reaffirmed a simple truth: justice grows where solidarity is lived, not declared. At a time when farmers, women, and micro-entrepreneurs face mounting social and economic pressures, the Hub challenged us to listen more deeply, share power more honestly, and let affected communities lead their own transformation.

This report captures the key insights that are shaping ECLOF Kenya's next chapter—justice-centered leadership, ethical collaboration, and community-driven solutions. We invite our partners to walk with us as we embed these principles into our work, ensuring that solidarity becomes not an event, but our everyday practice.

“Those who suffer must lead their pain.”



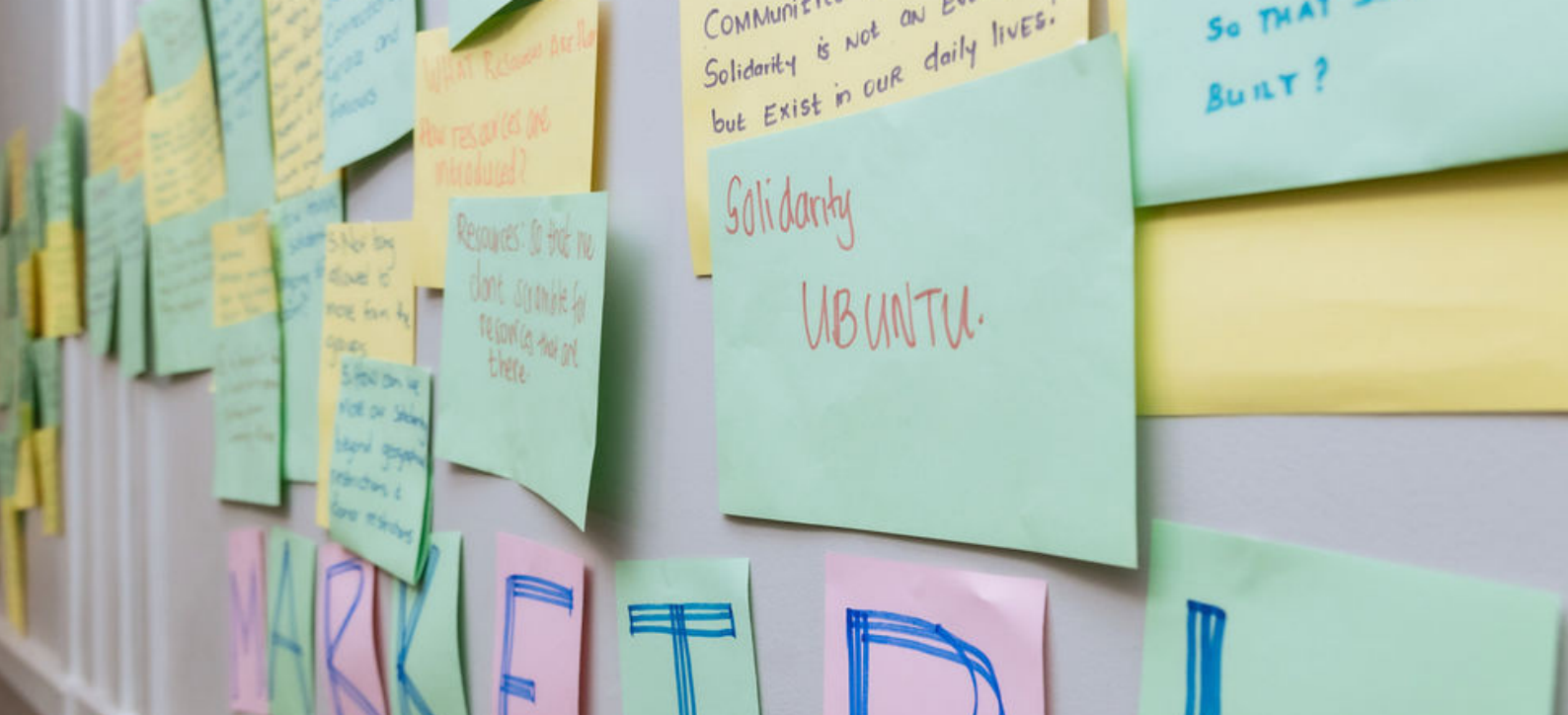


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Background



ECLOF Kenya remains deeply committed to advancing social, economic, and environmental justice for micro-entrepreneurs and smallholder farmers through inclusive financial and non-financial services.

However, persistent injustices such as climate change, market exploitation, youth and gender exclusion, and inadequate social protection systems continue to weaken the resilience of vulnerable communities. These realities demand not just financial inclusion, but transformational inclusion, rooted in justice, dignity, and solidarity.

Participation in the Solidarity Hub 2025, hosted by Act Ubumbano, came at a pivotal moment. It provided ECLOF Kenya with a reflective and action-oriented space to learn from global peers, exchange justice-based solutions, and explore how solidarity can transform financial inclusion into a tool of liberation rather than dependency.

Purpose of Participation

The objective was to strengthen ECLOF Kenya's capacity to apply solidarity-driven approaches in addressing the social and economic struggles of grassroots communities.

Specifically, ECLOF aimed to:



Learn

innovative practices that challenge systemic injustices affecting farmers, women, and micro-entrepreneurs.



Build alliances

with like-minded organizations that share ECLOF's vision of fair finance and community empowerment.



Translate solidarity principles

into practical actions within ECLOF's programming, leadership, and field engagement.



Deepen internal culture and strategy

toward justice-centered leadership that upholds people's dignity and dreams.

Hub Engagements and Reflections



The Solidarity Hub convened participants from 12 countries, including Uganda and Kenya from East Africa, with ECLOF Kenya as the sole Kenyan representative.

Key reflections included:

Enduring Solidarity

The Hub emphasized that no organization can drive community change alone. True progress requires synergy and collaboration among like-minded partners who are willing to share both their power and their vulnerabilities.

"Solidarity should outlive projects; it must extend beyond partnerships, beyond funding cycles, and into the hearts of the people we serve."

Leading With Lived Experience

Importantly, participants were reminded that solidarity is not always a peaceful exercise. It often involves confronting discomfort, inequality, and resistance.

"Those who suffer must lead their pain."

This powerful statement challenged development actors to let affected communities lead their narratives, shape their solutions, and define the pace of justice.

Finally, the Hub reminded us that opening ourselves to vulnerability is what drives solidarity. Listening deeply, admitting our limitations, and standing with others even in uncertainty, this is where authentic justice work begins.



ECLOF Kenya's Core Learnings



Solidarity is Justice in Motion:

Standing with, not above, communities turns inclusion into liberation.

Communities as Agents of Change:

People should not be “helped”; they should be heard, trusted, and equipped.

Resource Justice:

Money is not the only currency of change: time, skills, trust, and voice are equally powerful.

Ethical Collaboration:

True partnerships honor accountability, transparency, and the agency of every participant.

Ubuntu as a Business Ethic:

“I am because we are.” Our business sustainability depends on our clients’ dignity and progress.



Application within ECLOF Kenya



ECLOF Kenya is turning the Hub's reflections into concrete actions that connect solidarity to its operational reality:

- **Justice Dialogues:** Monthly staff sessions exploring how justice and solidarity can shape lending, customer engagement, and institutional culture.
- **Community Solidarity Circles:** Piloting participatory spaces where clients, especially farmers and micro-entrepreneurs, co-create solutions. These forums allow clients to express real challenges, such as market exploitation and debt pressure, which ECLOF translates into responsive financial products.
- **Product Re-design:** ECLOF is embedding ethical finance principles into loan and savings products. For example:
 1. *Expanding value chain financing to reduce middlemen exploitation.*
 2. *Offering grace periods and flexible repayment models during climate shocks.*
 3. *Piloting community-based crop insurance to protect farmers from unpredictable weather.*
- **Solidarity Capacity Building:** Training staff and branch leaders to facilitate community-led decision-making and co-learning models.
- **Donor Relationship Reset:** Engaging funders in transparent dialogues about power balance, sustainability, and local leadership in program design.





Expected Impact

The table details ECLOF's strategic focus areas and desired outcomes, emphasizing that immediate enhancements like community resilience, inclusive financial services, gender-responsive programs, a justice-oriented institutional culture, and equitable partnerships result in sustainable, long-term value.

Expected Impact

Area	Expected Outcome	Long-Term Value
Community Resilience	Improved financial and social resilience among farmers and entrepreneurs.	Sustainable livelihoods, reduced dependency on external aid.
Inclusive Finance	Products designed with communities in mind, not just for them.	Stronger client ownership, lower default rates, deeper trust.
Gender & Youth Inclusion	Participatory design and training targeting women and youth.	Empowered next-generation entrepreneurs and change agents.
Institutional Culture	Embedding justice and empathy in decision-making.	A human-centered ECLOF identity and loyal client base.
Partnerships	Fair, transparent donor/funder and peer collaborations.	Shared learning, sustained impact, and credibility in the sector.



Key Takeaway for Partners and Funders

Solidarity is the new infrastructure of justice. It challenges institutions to think beyond projects and performance metrics, to nurture relationships that honor dignity, power, and shared struggle.

ECLOF Kenya's experience at the Hub has strengthened its resolve to:

- Continue to work with others to transform local economies through fairness and empathy.
- Expand systems where communities live their dreams, and their agendas.
- Ensure that solidarity becomes part of institutional DNA, shaping how we serve, lead, and partner.



Appreciation

ECLOF Kenya extends sincere gratitude to ECLOF International and Act Ubumbano for making this transformative experience possible.

Through this journey, ECLOF Kenya continues to recommit itself to being a bridge of justice for the communities it serves, walking with them, not ahead of them, toward a more dignified and equitable future.

Solidarity hub 2025 Gallery Imagery: <https://www.actubumbano.org/image-gallery-solidarity-hub-and-critical-conversations-2025/>



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