

# ASSESSING WHAT WORKS IN GROWING WOMEN'S BUSINESSES THROUGH INCUBATION

## SUMMARY REPORT

February 2022 - February 2023 Report



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## EXECUTIVE SUMMARY



The UoN-WEE Hub Women's Business Incubation (WBI) project is a three-year evaluation of how women-focused incubation models contribute to the growth of businesses and enterprises in Kenya. The overall objective of the Women's Business Incubation project is to assess the extent to which women-focused incubation models contribute to the growth of businesses/enterprises in Kenya. Through the WBI project, UoN-WEE Hub and her partners including CrownTrust and TechnoServe, and other potential partners, aim to incubate the selected 320 individual women-owned enterprises and 17 women's collectives'/group businesses for at least 2% replication in 16 counties by 2025. UoN-WEE Hub will be conducting monitoring and evaluation every six months.

The project aims to achieve growth and expansion of women-owned businesses, as well as increased revenue, through access to credit, linkage to information and technology, capacity building, market access, and mentorship. Most importantly, informed policy and policy change are also expected to be part of the high-level outcome. The incubation project will enable access to credit, linkage to information and technology, capacity building, access to markets and mentorship to women businesses.



UoN-WEE Hub has applied two strategies to implement the WBI Project. The first strategy is the establishment of the incubation model, and the coordination of the incubation model's key actors/partners. The second strategy is the baseline survey of individual and collective/group businesses which has already been carried out, as well as the monitoring and evaluation of entrepreneurs' progress during the incubation period. In preparation for the WBI Project, UoN-WEE Hub conducted a baseline survey of 615 individual women entrepreneurs and 17 Collective/Group businesses in 16 counties in collaboration with her partners (TechnoServe and CrownTrust) to determine the status of their businesses. As a result, the Hub developed reports based on a qualitative and quantitative survey of these individual and collective businesses.

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The team mandated with identifying and negotiating with partners for the implementation of the WBI project was comprised of: Prof. Wanjiku Kabira, Prof. Mary Kinoti, Dr. Mary Mbithi, Mrs. Katherine Ichoya, Mrs. Rose Muriithi, Rebecca Kuthera and Valarie Udalang'.

The Partnerships and Training Coordination Committee mandated with overseeing the Training of the women entrepreneurs in Women's Business Incubation Project is comprised of: Prof. Wanjiku Kabira, Mrs. Rose Muriithi, Dr. Agnes Meroka–Mutua, Ruth Wamuyu, Wambui Kanyi, Beatrice Kamau, Brender Akoth and Valarie Udalang'.

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## ACRONYMS

CCGD	Collaborative Center for Gender Development
DTB	Diamond Trust Bank
EBE	Department of Environmental and BioSystems Engineering
EGF	Equity Group Foundation
GDP	Gross Domestic Product
KAM	Kenya Association of Manufacturers
KBA	Kenya Bankers Association
KCB	Kenya Commercial Bank
KNBS	Kenya National Bureau of Statistics
UoN WEE Hub	University of Nairobi Women Economic Empowerment Hub
NGAAF	National Government Affirmative Action Fund
SMEs	Small and Medium Enterprises
WEF	Women Enterprise Fund
WBI	Women Business Incubation
WEE	Women Economic Empowerment
UN	United Nations
UNICEF	United Nations International Children's Emergency Fund



# PART I

## INTRODUCTION AND BACKGROUND INFORMATION



### **29% / Kenya Women's Empowerment Index**

Kenyan women who can participate equally and effectively in political economic, and cultural life.

### **40% / KNBS, SDG, UN Women, UNICEF**

Women living in Kenya's urban areas are economically empowered.

### **15-49 yrs / Kenya Demographic and Health Survey**

ages of women firmly rooted in existing legislation and policies.

## 1.1 The AWSC UoN-WEE Hub

The University of Nairobi Women's Economic Empowerment (UON-WEE) Hub is a multi-disciplinary and multi-sectoral research and evidence Hub. Its key mandate is to strengthen the generation and use of evidence to advance women's economic empowerment (WEE) and gender equality in Kenya. The Vision of the Hub is the full realization of Women's Economic Empowerment.

The mission is to be a thought-leader in producing cutting-edge, innovative, rigorous, and accessible evidence through research for impacting policy formulation, implementation, and up-scaling the full realization of women's empowerment. The Hub's overall strategy includes evaluating what works to promote WEE, disseminating generated evidence, advocating for evidence uptake and supporting existing institutions in the evidence ecosystem while providing technical assistance to build capacity for evidence generation and use. In line with her vision of full realization of WEE, UON-WEE Hub initiated the Women-focused Business Incubation project to assess what works in growing women's businesses/ enterprises from informal to formal through incubation.

A recent study using the Kenya Women's Empowerment Index (WEI) shows that only 29 percent of Kenyan women can participate equally and effectively in political, economic, and cultural life - and

that their involvement largely depends on household circumstances (UN, 2020). Developed by the Kenya National Bureau of Statistics (KNBS) in partnership with the State Department for Gender, UN Women and UNICEF, the Index provides the first comprehensive and systematic measure for women and girls' empowerment in Kenya. According to the study, on average, 40 percent of women living in Kenya's urban areas are economically empowered, nearly double the rate for women in rural areas.

Based on data collected from 14,000 women aged between 15 and 49 during the 2014 Kenya Demographic and Health Survey,

## 1.2 The UoN-WEE Hub Women's Business Incubation (WBI) Project

Business incubation programmes are recognized by various national governments as the mechanism used to support small and medium enterprises (SMEs). "According to the American National Business Incubation (NBIA, 2015), business incubation is a support process that accelerates the successful development of start-up and fledgling companies by providing entrepreneurs with an array of targeted resources and services. Women are key to the economic growth of any country. A growing amount of research in the area of women and entrepreneurship has demonstrated that their businesses account for about one-half (48%) of all

The Kenya Women's Empowerment Index is firmly rooted in existing legislation and policies. The first study using the Index provides a valuable starting point for future assessments of women's empowerment in Kenya based on economic and socio-cultural factors.

Kenya has made commendable steps to increase women's equality through policies and legislative frameworks, including the National Policy on Gender and Development 2019. However, assessments such as The Global Gender Gap Report 2020 show that the country is still lagging in progress towards achieving gender parity (UN, 2020) hence the need to support women's entrepreneurial initiatives through the incubation of their businesses.

micro-,small-, and medium-sized enterprises (MSMEs), which contribute around 20 percent to Kenya's GDP. In addition, of the 462,000 jobs created annually since 2000 in Kenya, 445,000 jobs have come from the informal sector, where 85 percent of women's businesses are found.

Women's entrepreneurship contributes significantly to economic growth and creates new forms of employment for large sections of the population. Women groups are channels towards women's economic empowerment through their collective entrepreneurial activities. However, women's group entrepreneurship in Kenya continues to face several challenges like limited growth, lack of finances among others.

UON-WEE Hub aims to incubate these women individual and group businesses by addressing these challenges through an informed approach based on the evidence it gathered out of a detailed needs assessment on these projects in order to identify ways through which these challenges may be addressed.

UON-WEE Hub Women's Business Incubation (WBI) project is a three-year evaluation of how women-focused incubation models contribute to the growth of businesses and enterprises in Kenya. Launched on 11th March 2022, the main purpose of the Women's Business Incubation Project is to assess the extent to which women-focused incubation models contribute to the growth of businesses/enterprises in Kenya.

Through the WBI project, UoN-WEE Hub and her partners i.e., CrownTrust and TechnoServe in partnership with other potential partners, aim at incubating the selected 320 individual women-owned enterprises[1] and 17 women's collectives/group businesses[2] for at least 2% replication in 16 counties by 2025 with UoN-WEE Hub conducting monitoring and evaluation every six months. Through access to credit, linkage to information and technology, capacity building, access to markets, and mentorship, the project aims to achieve the growth and expansion of women-owned businesses and increase income of women. Most importantly, informed policy and policy change are expected as part of the high level outcome. Some of the services and training to be provided during incubation include: Access to credit, Linkage to information and technology, Capacity building, Access to markets and Mentorship.



*Launch of the Women's Business Incubation Project at the University of Nairobi on March 11, 2022.*



*Launch of the Women's Business Incubation Project at the University of Nairobi on March 11, 2022*



*Women Entrepreneurs during the launch of the Women's Business Incubation Project at the University of Nairobi on March 11, 2022*



*Women Entrepreneurs during the launch of the Women's Business Incubation Project at the University of Nairobi on March 11, 2022*



*From left, Prof. Stephen Kiama the Vice Chancellor - University of Nairobi, and during the launch of the Women's Business Incubation Project at the University of Nairobi on 11th March 2022.*

### 1.3 Background Information and Context

Women own and lead roughly 30% of all SMEs globally, and SMEs account for 70% of all employment globally. (Forbes, 2018), In Africa, one in every four women sets up or manages a business, making Africa the continent with the highest percentage of female entrepreneurs globally. (Wasunna, 2021) additionally, women apply themselves in every field to financially support their families and communities. Although women are estimated to have created one-third of registered SMEs globally, with close to 100 million women running established businesses, and that women-owned businesses account for a growing share of the Sub-Saharan African economy, the gender gap remains insignificant, with women remaining underrepresented in entrepreneurship. This gender disparity in business ownership and size suggests that women's entrepreneurial efforts are not adequately supported.

Given their sheer number and proclivity to fail, one could argue that ensuring the self-sufficiency of Small and Medium-sized Enterprises (SMEs) is the right step towards economic sustainability in any economy, and business incubators have been proven to provide the platform for nurturing businesses. They are widely regarded as an essential tool for the development of SMEs worldwide, and significant resources are currently invested in them. For example, business incubation is becoming more popular in Brazil, Russia, India, and South Africa, (Berge & Norman, 2008). In this regard, business incubators may be a viable strategy for closing the gender gap because they are independent organizations that aim to accelerate the growth of early-stage startup enterprises by providing management guidance, technical assistance, networking opportunities, access to capital, shared workspace, and other services.

According to a report by Women's Entrepreneurship Development and Gender Equality (2020), Entrepreneurship from business incubation has become an avenue

for gainful employment, a means of assisting women to assert themselves in the workplace, and a means of improving both their economic and social status all over the world. Providing a way of circumventing the proverbial 'glass ceiling' has opened up opportunities for leadership and self-development that women do not have in large enterprises.

Furthermore, the report states that women who are having difficulty finding a niche in the new ICT-related economy's employment market can use their skills in entrepreneurial ventures. As a result, there is a compelling case for encouraging female entrepreneurship during times of economic restructuring. Other encouraging factors include the fact that female business owners are more likely to hire female employees. In his book *Enterprising Women* (1994), David Silver states: "Women-owned businesses become the training grounds for female employees to leave and launch their businesses, which creates an ever-widening circle of women hiring women to solve problems that affect women." The economic history of Sub-Saharan countries attests to the importance of entrepreneurship as a vehicle for improving the population's quality of life and sustaining a healthy economy, thus the need for business incubation for women (Patricia Vedna, 2020).

Various national governments recognize business incubation programmes as a mechanism for

supporting Small and Medium Enterprises (SMEs) because they have demonstrated the ability to spur business growth. To address this gender gap and because the current male-dominated incubator landscape does not serve the interests of many female entrepreneurs, UoN-WEE Hub initiated the WBI project to assess the extent to which women-focused incubation models contribute to the growth of businesses/enterprises in Kenya. The study reviewed the Business Incubator for African Women Entrepreneurs (BIAWE) as a pilot project, highlighting the strategies utilized, the types of women's businesses incubated, successes, and challenges in order to identify the best practices to be implemented in the Kenyan case.

The overall goal of the project is to contribute to the effectiveness of incubation models for developing women-owned businesses (both individual and collective/group) in the country for women's economic empowerment. Through incubation, the WBI project provides an opportunity to support individual and group-owned women's businesses. The project began with a desktop review of the available literature on Women's Business Incubation regionally and globally.

### **1.3.1 Initiating the Project: The Research Agenda**

A series of physical and virtual meetings were held where UON-WEE Hub, in collaboration with TechnoServe, discussed the effectiveness of incubation models in ensuring the growth of Kenyan women enterprises. During the meetings, the technical committee realized the need to study women's collective/group businesses in the 16 counties separately from individual

enterprises because they face different challenges in their business operations; thus, the incubation project's focus on both individual women's businesses and collective/group businesses.

### 1.3.2 The Baseline Survey of Individual Businesses

In collaboration with TechnoServe, UON-WEE Hub conducted a baseline survey of the individual women owned businesses in 15 counties in Kenya. TechnoServe played the role of mobilizing women running their businesses, making the exercise run smoothly. The objective was to contribute to the effectiveness of incubation models toward the growth of enterprises owned by women as individuals in Kenya and collaboratively provide an evidence-based approach to establish the best practices and informed policy advocacy for women's economic empowerment.

## 1.4 Objectives of Incubation

The overriding objective of the project is to assess the extent to which women-focused incubation models contribute to the growth of businesses/enterprises in Kenya.

The specific objectives of the project are categorized into three broad sections:

#### a) Research

1. Carry out a baseline survey to establish the status of women's businesses.
2. Develop monitoring tools.
3. Monitor the growth of the incubated businesses using the identified indicators.
4. Monitor and evaluate the project.
5. Assess how capacity building training has contributed to the incubatees businesses.
6. Document best practices in the incubation program.

### 1.3.3 The Baseline Survey of Collective/Group Businesses

In collaboration with CrownTrust, UON-WEE Hub has also conducted a baseline survey of the women's collective/group businesses in 17 counties in Kenya. The research team visited various women-owned collective businesses in the selected counties. These included: Cassava processing plant in Kilifi, Cashew nuts collective business in Kwale, a Fish Market in Kisumu, Banana processing in Meru and Tharaka Nithi, Milk processing in Kajiado, Women in Tuk Tuk business in Mombasa as well as the posho mill business in Turkana among others. The results from the fieldwork demonstrated various challenges that women-owned firms face ranging from: limited finances, knowledge on the use of technology and market access, among others hence the need for incubation of women-focused businesses.

## **b) Implementation**

1. Identify and select implementing partners.
2. Capacity building of women entrepreneurs.
3. Coordination
4. Facilitate access to financial services/ credit for the women entrepreneurs.

## **c) Advocacy**

1. Develop policy briefs and dissemination materials.
2. Engage policymakers at the national and county levels to review laws, policies, regulations and programs towards better support of women's businesses

# **1.5 Strategies towards Realizing the Objectives of the Incubation Project**

## **1.5.1 The Incubation Model**

The "WEE Hub" Incubation model was developed after UoN-WEE-hub team reviewed the most relevant and utilized incubation models in Africa. The WEE hub Incubation Model is therefore informed by the four incubation models, namely: (i) The M4P SDC WEE Framework (Jones Linda in 2012), (ii) WEE Main components of an incubation program or model (World bank); (iii) WEE main components of the SIDA WEE incubation program/model and (iv) WEE main components and PSD – WEE Strategic results framework incubation model. The WEE hub Incubation Model borrows heavily from the M4P SDC WEE Framework, also called the Swiss Agency for Development and Corporation M4P Framework; this model is a five multi-stage process focused on removing barriers in the market system. This model focuses on creating large-scale change and sustainability while addressing the causes, not necessarily the symptoms facilitating women's economic empowerment across the sectors.

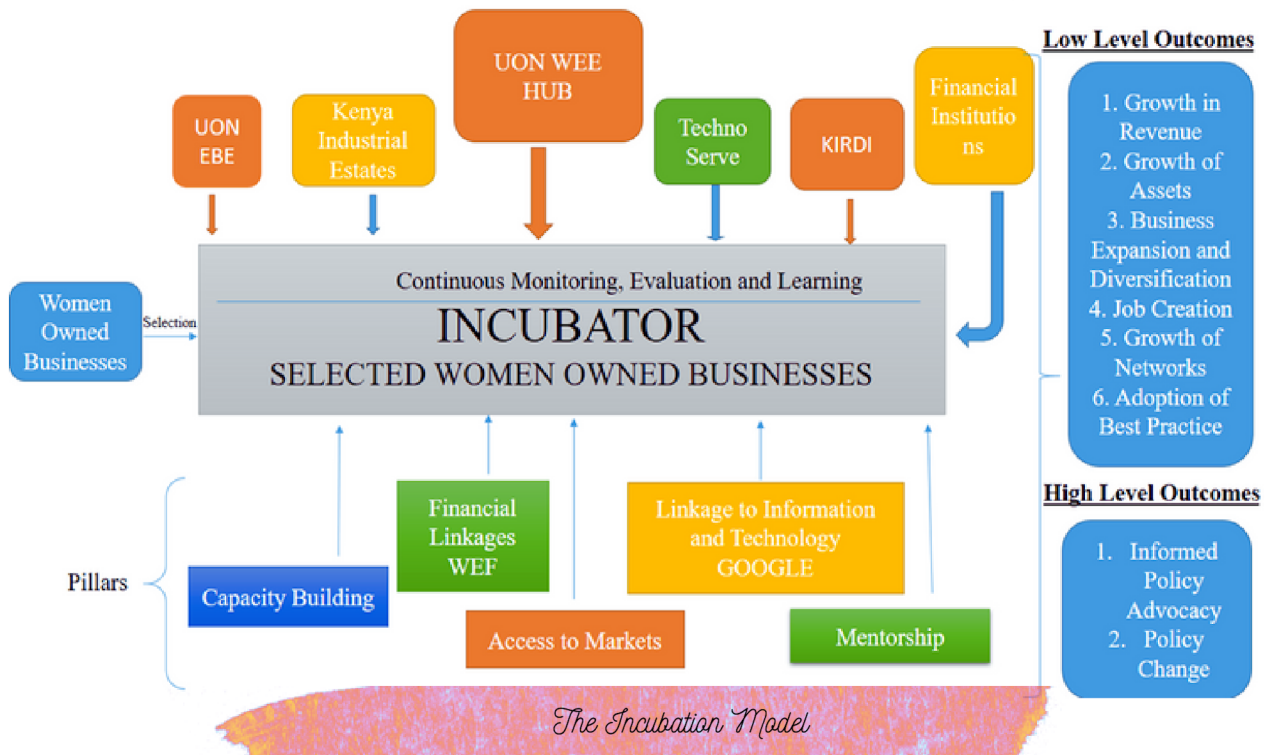
The M4P hubs are designed to operationalize the model majorly through economic development (Jones Linda in 2012). The Swiss Development Agency funded it. The model has two primary objectives: (i) to enable women to advance and succeed economically; (ii) to enable women to make economic decisions. The concentration is on poor women and men, making it the most popular and advanced of the four models.

The Business Incubation model presents the outcomes at the lower and higher levels.

The Lower-Level outcomes include: Growth in Revenue, Growth in Assets, and Increase in annual turnover, Business expansion and Diversification, Increased workforce size (Job creation), Growth of Networks and Adoption of Best practices. The Higher -level Outcomes include informed policy advocacy /review and Policy change. This will be enabled by incubation services that will provide an opportunity for UoN-WEE Hub and her partners to review policy and regulations that will focus on incubation centres /programs and inform any change in policy at government/parliament and County levels (World Bank, 2018).



The Business Incubation Model developed by UoN-WEEHub illustrates the incubation of the selected women-owned businesses, highlighting the project's five pillars, key partners, the coordination of the different actors in the incubation model, and the intended low- and high-level outcomes of the project.



### 1.5.2 Target Population and Counties

The incubation centre will be set up in Nairobi (in collaboration with Technoserve and other partners), with satellites centres around the country covering the Seventeen (17) counties in Kenya selected using the selection criterion of 12 clusters for the UoN-WEE Hub cluster formations for projects and five counties informed by the TechnoServe /partner presence in those counties. The businesses across counties were selected in consultation with Technoserve using the indicators listed in the sampling frame. The Selection of 360+ firms to participate in the incubation program followed the segmentation of 70%, 20%, and 10% sampling proportions, was arrived at considering the businesses operating in Technoserve's portfolio and the WEE Hub in line with the indicators that include: overall poverty estimates in the 12 county clusters[3]; Dependency Ratio, Labour Force Participation rate, Unemployment Rate and Gross County Product as listed and agreed on (KNBS, 2020).

### 1.5.3 Study Site and County Coverage

The criteria for county selection was developed by the UoN-WEE Hub to ensure that while the Hub could not conduct studies in all 47 Kenyan counties, a broad representation of the 47 counties would be achieved so as to have the greatest possible impact on women's economic empowerment. It would also ensure that the results of a county's studies could be triangulated/extrapolated to other counties with similar social and economic conditions.

**1000 Women MSMEs Both Formal and Informal; & Individual and Groups were drawn from:**

- TechnoServe
- The University of Nairobi – School of Business trained women
- Affirmative Action Funds
- Credit guarantee scheme program
- Other partners

### **County Selection**

The incubation survey was carried out in different counties in Kenya. To achieve this, Hub considered the expected output and the thematic areas of work, which broadly include: women's entrepreneurship, empowerment, and formal and informal employment. The criteria took into account these variables. The data consisted of the following 5 indicators: (i) Overall poverty estimates, (ii) Dependency ratio, (iii) Labour force participation rate, (iv) Unemployment rate, and (v) Gross County Product (GCP). Using the Facto component analysis, the five indicators were combined in a single indicator for each county and ranked. The ranking was used to classify the 47 counties of Kenya into a stratum of 12 counties, from which 12 counties of the study were randomly selected. Five additional counties were purposely chosen from TechnoServe and other partners' presence, totaling 17 counties.

Counties doing very well in terms of these indicators and those not doing very well would be considered. These indicators were provided by the KNBS and were done per county. Each county, therefore, had four rankings. From the 12 strata, a county was picked, to give a total of 12 counties to work in which were: Tana River, Wajir, Busia, Kitui, Vihiga, Kisii, Siaya, Kajiado, Nakuru, Nairobi, Kiambu, Kirinyaga. After picking the 12 counties randomly, five more were added.

- From strata 1, Turkana was picked because TechnoServe had good working groups and a good working relationship with the county government.

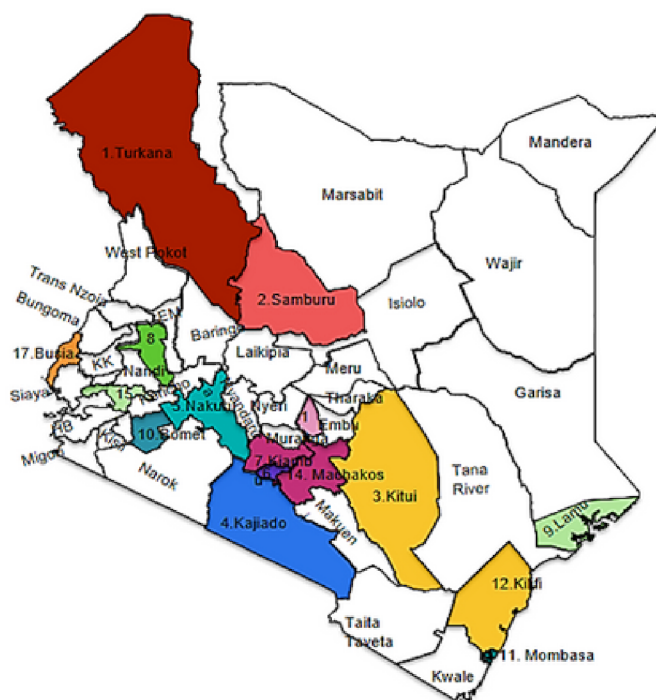
- From strata 2, Samburu was picked because TechnoServe had a project there
- Vihiga was replaced with Uasin Gishu because TechnoServe had worked there.
- Kisii was replaced with Lamu because Technoserve had a big project there.
- Bomet was replaced in the place of Siaya because TechnoServe had good relationships there.
- Kilifi was picked because TechnoServe had ongoing work there.
- Machakos was picked because there are very many women groups known for their creativity.
- Meru was picked because of the excellent uptake of CGS and the high-level performance of women groups.
- Kisumu was picked because Techno serve has an ongoing project there.
- Nyeri was added because of the high level of AAF utilization.

Broadening of the selection criteria was agreed upon but retaining the sample of 360.

## County Clusters

- Cluster 1: Turkana, Mandera, Garissa, Tana River
- Cluster 2: Samburu, West Pokot, Marsabit, Wajir
- Cluster 3: Busia, Isiolo, Migori, Kwale
- Cluster 4: Kitui, Kilifi, Baringo, Trans Nzoia
- Cluster 5: Uasin Gishu, Vihiga, Elgeyo Marakwet, Homa Bay
- Cluster 6: Lamu, Kisumu, Bungoma, Kisii
- Cluster 7: Bomet, Laikipia, Kakamega, Siaya
- Cluster 8: Kajiado, Nyamira, Nandi, Makueni
- Cluster 9: Mombasa, Nakuru, Taita Taveta, Tharaka Nithi
- Cluster 10: Nairobi, Narok, Kericho, Meru
- Cluster 11: Machakos, Kiambu, Embu, Nyandarua
- Cluster 12: Kirinyaga, Nyeri, Murang'a

## Project Geographies:



Cluster 1	Turkana
Cluster 2	Samburu
Cluster 3	Busia
Cluster 4	Kitui, Kilifi
Cluster 5	Uasin Gishu
Cluster 6	Lamu, Kisumu
Cluster 7	Bomet
Cluster 8	Kajiado
Cluster 9	Mombasa, Nakuru
Cluster 10	Nairobi
Cluster 11	Machakos, Kiambu
Cluster 12	Kirinyaga

*WBI Project Geographies*

## 1.5.4 Study Population

The total population of about 872 individual women businesses were drawn from two existing lists of TechnoServe, the WEE Hub Cluster One of the affirmative action funds for women businesses, and the UON/SOB trained women businesses with 21 in each county, 11 micros, and 4 small and 2 medium enterprises to be part of the population. The initial numbers of Technoserve were 609 while those of the UON-WEE Hub were 263. The selection criteria considered the type of business, level of income, length of operation (2-5years), business registration certificate, and women-owned businesses. The study target population was identified using indicators matching business survival rates and growth for a three-year incubation period for both formal and informal women-owned businesses, individuals and groups. The types of business that were considered included: Agribusiness, retail and wholesale shops, manufacturing, hospitality, technology/cyber, cosmetology and beauty, money services, clothing, education and training, and tour and travel.

Kenya's official definition for MSMEs is according to employment size and annual turnover (Micro and Small Enterprise Act of 2012):

- Micro-enterprises – businesses with less than 10 employees and a maximum annual turnover of KES 500,000,
- Small enterprises - businesses with 10 to 49 employees and an annual

turnover of between KES 500,00 and 5 million,

- Medium-sized enterprises - businesses with 50 and 99 employees and a turnover of between KES 5 million and 800 million. Knowledge generated and learnt lessons will be used in a scale-up program that will involve phasing-in of the remaining counties and diffusion within them.

## 1.5.5 Sampling Procedures

### *Sampling Techniques*

Multi-stage stratified purposive sampling using stratification/segmentation was used to select 615 individual women-owned businesses comprising 70 percent of micro-enterprises, 20 percent of small, and 10 percent of medium-sized enterprises. For the collectives, about 10 women group businesses and were purposefully selected.

### *Sampling Frame and Sample Size Determination*

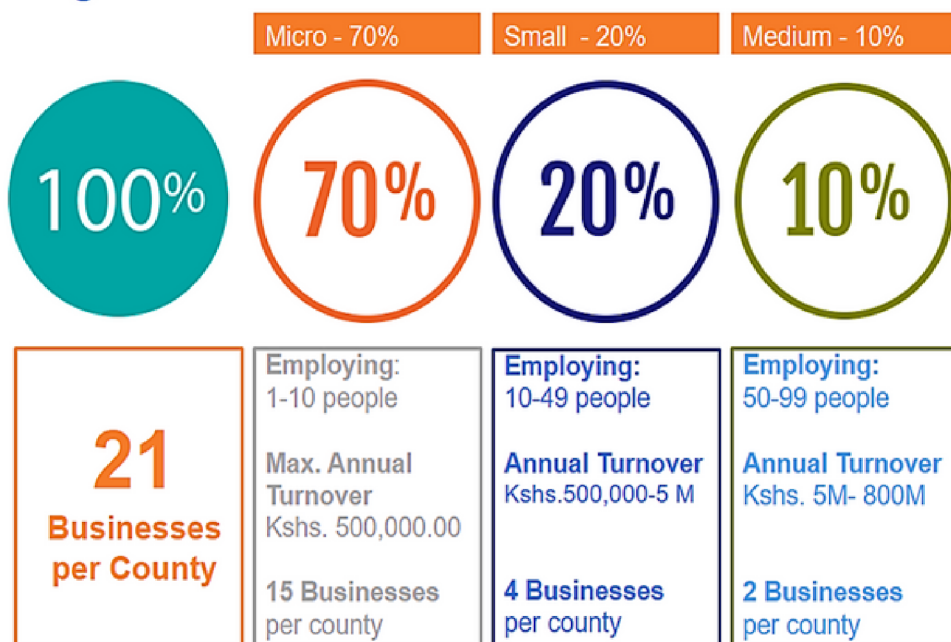
Using the study population lists, the sampling process involved a target group of women-owned businesses in both formal and informal sectors (individuals and women groups) in the 17 counties. The sampling frame of 609 individual businesses from Technoserve and 263 from UoN-WEE Hub were purposefully selected.

In the Technoserve group of 609 individual women business, 136 of them did not respond to the calls while 38 declined. Therefore 435 individual businesses were sampled. From the UoN-WEE Hub team of 263, 53 of them did not respond while 18 of them declined leading to the sampling of 180. The total individual business sampled were therefore 615. This sample was segmented into a total of 21 women businesses per county,

70% of micro-enterprises, 20% of small businesses and 10% of medium enterprises, resulting in 15 micros, 4 small and 2 medium-size enterprises.

## Project Participants

### Segmentation of Businesses:



*WBI Project Participants: Segmentation of Businesses*

The Boda Boda group were the late additions to the survey from Nakuru just before baseline commenced. It was noted that the non-response was due to non-reachability on phone after several attempts, numbers not being in service, numbers no longer in use, the subscribers not picking their phone calls while others were willing to share information- after several attempts. Those who declined cited not being in business, lack of interest and not being the owners of the business.

### 1.6 The Five Pillars of the Incubation Program

The main pillars of the incubation model/program are:

#### 1.6.1 Access to Credit

Access to affirmative Funds, ii) Access to credit guarantee schemes, iii) Collaboration with Financial institutions, iv) Access to banks & banking services and improved technical knowledge on credit acquisition.

#### 1.6.2 Linkages to information technology

Such include:

Portals within the ecosystem, ii) Websites within the ecosystem, iii) Literature to aid in the uptake of the other 3 components, iv) Accelerator activities: referral/partnerships/linkages with i) technology hubs, ii) food processing incubators, iii) Investors/Ease availability by providing information on existing technology options. Provide access and ease of usability of the technology by providing information on how to acquire, sign up and use the technology;

Provide links to portals and websites within the incubation ecosystem and provide links to government and private sector accelerator programs. Currently, The Kenya Industrial Estates (KIE); The Kenya Industrial Research and Development Institute (KIRDI)) and The University of Nairobi Department of Environmental and BioSystems Engineering (EBE)) will provide the technology training.

### **1.6.3 Access to Markets/Networks**

Through the elimination of structural gender inequalities in labour markets i) Business to business (BB), ii) Business to customer (BC), iii) Business to government (BG), local and international markets, iv) Business location, v) Business innovation, by linkage to various market channels and increasing their networks by linking them to the listed markets and with other incubator participants/incubators. This facility is however yet to be explored.

### **1.6.4 Mentorship**

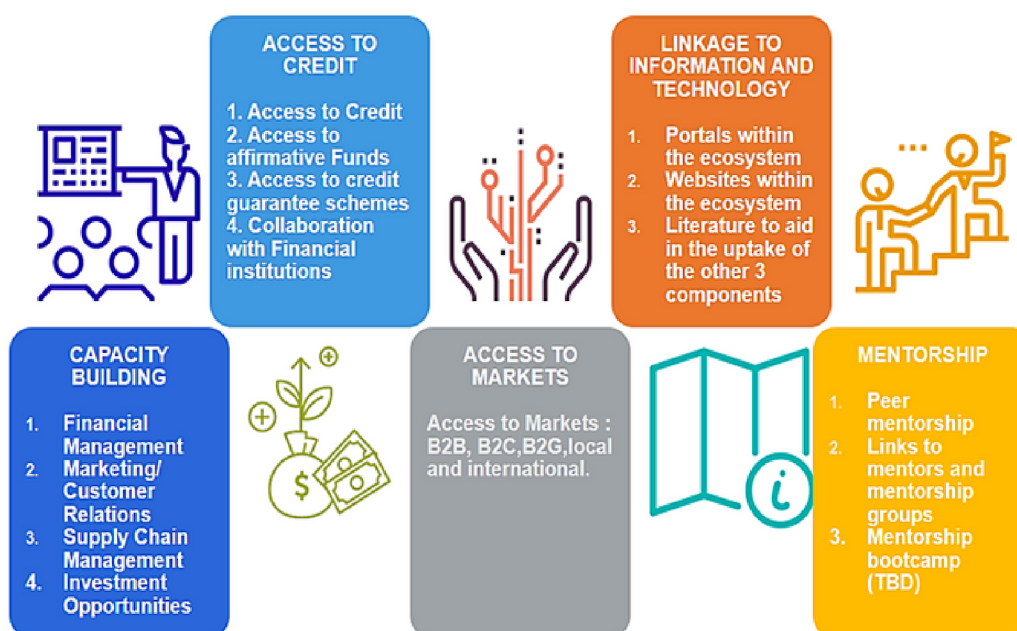
Through i) Peer mentorship, ii) Links to mentors and mentorship groups, iii) Mentorship boot camp and iv) sharing success stories and best practices. This involves benchmarking and provision of physical and virtual infrastructure for mentorship activities. Currently, mentorship of the individual women's businesses and collective/group businesses is being done by CrownTrust and TechnoServe.

### **1.6.5 Capacity Building/advisory service**

Through: i) Financial Management, ii) Marketing/ Customer Relations, iii) Supply Chain Management, iv) Investment Opportunities. This involves advisory services and training on the importance of the following; How to keep Basic Business Records; How to separate Personal and Business Finances; Identifying Sources of Credit and Their Conditions; Identifying elements of the supply chain for businesses; Managing the purchasing function; Managing Suppliers; Strategies of dealing with suppliers in a business association; Shop Layout and Customer Relations; Customers buying decision at the point of sale; Merchandising techniques; Marketing, Customer Relations & Providing quality care to Customers; and Investment Opportunities.

Through these five pillars, the program will leverage strategic partnerships like key development agencies to grow and provide more diverse services for the incubatees. Through various partnerships with the private sector, academic institutions, and government levels to build linkages and institutional frameworks to support women-focused incubators for business growth and access to expanded services, invest in cultivating functional networks connecting the incubatees with experts, and customers and investors in their businesses.

## Main Pillars:



*The main pillars of the Incubation Model/Program*

## 2.0 BUILDING PARTNERSHIPS

In preparation for the WBI project's implementation, UoN-WEE Hub held numerous meetings and follow-up meetings with potential partners between July and December 2022 to discuss their potential involvement in the WBI project as partners.[4] The initial meetings' main objective was to give UoN-WEE Hub a chance to discuss potential partnerships with the institutions while also giving them an opportunity to learn about the WBI Project. Additionally, the main objective of the follow-up meetings was to firm up on the Collaboration Frameworks and the Memorandums of Understanding with some of the potential partners. These institutions that the UoN-WEE Hub held meetings on partnerships with include:

### 2.1 Civil Society Organisations

These include: TechnoServe, and CrownTrust.

### 2.2 Government Agencies/State Departments

These include: The Kenya Industrial Estates (KIE); The Kenya Industrial Research and Development Institute (KIRDI)); The National Government Affirmative Action Fund (NGAAF) and The Women Enterprise Fund (WEF). Currently, The National Government Affirmative Action Fund (NGAAF) and The Women Enterprise Fund (WEF) have already offered support to the trainees under the WBI Project.

### 2.3 Banks/ Foundations

These include: Equity Bank & Equity Group Foundation (EGF); Diamond Trust Bank (DTB); Credit Bank and the Kenya Commercial Bank (KCB). While these are still being explored, meetings have been held with the Kenya Commercial Bank (KCB) and Equity Bank and Equity Group Foundation (EGF).

### 2.4 University Centres/ Departments

This is the The University of Nairobi Department of Environmental and BioSystems Engineering (EBE)).

## 2.5 Objectives of the Partnership Meetings

Meetings were convened to understand the work that potential partners were already doing in areas relating to women business incubation and identify key areas of collaboration between potential partners and the UoN WEE Hub.



In line with the positive progress of the Incubation Project, UoN WEE Hub has currently signed Memorandums of Understanding with various partners including the Kenya Industrial Research and Development Institute (KIRDI)[5], the Kenya Industrial Estates (KIE)[6], the Women Enterprise Fund (WEF)[7] and the



*The UoN WEE Hub team together with partners CrownTrust and TechnoServe meeting with the management of the Kenya Industrial Estates to discuss collaboration towards the Women's Business Incubation Project.*

University of Nairobi, Department of Environmental and BioSystems Engineering (EBE) [8]. Additionally, some of these partners have already began training the women entrepreneurs for example, the Women Enterprise Fund (WEF)[9], Equity Bank and Equity Group Foundation have already conducted virtual financial sensitization meetings with the women entrepreneurs[10], while the University of Nairobi, Department of Environmental and BioSystems Engineering has already trained two women collectives/groups on technology training especially on value addition i.e Lobur Women Group from Turkana County[11] and Maono Single Mothers Self Help Group from Nyandarua County.[12] Plans are also underway by other WBI partners that are CrownTrust and TechnoServe to start training the women collectives and individual women businesses respectively on capacity building. Additionally, other incubation partners such as KIRDI and KIE are also preparing to start the technology training of women collectives/groups.

These meetings illustrated the Institutions' commitment in playing their part in promoting women's economic empowerment. They have put in place a variety of programmes that women in business can access to help their businesses grow. Furthermore, the development of the WBI project sparked a lot of interest from the



*The UoN WEE Hub team together with partner TechnoServe meeting with representatives from Credit Bank to discuss collaboration towards the Women's Business Incubation Project*

institutions visited, with various partners offering to collaborate with the WEE Hub on the project, with other partners such as the Equity Bank, the Equity Group Foundation and Diamond Trust Bank expressing interest to train even more women than the number initially provided by the WEE Hub.

## 3.0 CAPACITY BUILDING & TECHNOLOGY TRANSFER TRAINING

Through the five pillars of incubation, the WBI project intends to leverage strategic partnerships such as key development agencies to grow and provide more diverse services for the incubatees. Through various partnerships with the private sector, academic institutions, and government agencies/state departments, the program intends to build linkages and institutional framework to support and train the incubatees for growth and access to expanded services, connect the incubatees with experts and customers and investors in their businesses.

Through its Capacity Building Pillar, the program intends to provide capacity building through training in: i) Financial Management, ii) Marketing/Customer Relations, iii) Supply Chain Management and iv) Investment Opportunities. The training will involve advisory services and training on the importance of the following: i) How to keep business records, ii) How to separate personal and business finances, iii) Identifying Sources of Credit and Their Conditions, iv) Identifying elements of the supply chain for businesses, v) Managing the purchasing function vi) Managing Suppliers vii) Strategies of dealing with suppliers in a business association, viii) Shop Layout and Customer Relations, ix) Customers buying decisions at the point of sale, x) Merchandising techniques, xi) Marketing, Customer Relations and Providing quality care to Customers and xii) Investment Opportunities.

### 3.1 The Incubation of Lobur Women Group and The Maono Single Mothers Self-Help Group

In ensuring capacity building and technology training on value addition on the 16 collectives, UoN-WEE Hub partnered with various Government Agencies/State Departments and University Departments to train the selected collectives.

#### 3.1.1 The Lobur Women Group – Turkana County



The first women's collective to be incubated was the Lobur Women Group from Turkana County.[13] The training commenced on 31st October to 5th November 2022 and was undertaken at the University of Nairobi, Upper Kabete Campus. Five group members were trained on: grain milling technology, grain processing, grain cleaning, grain drying, grain conveyance, grain milling, photo sanitary and pest control, and the incubatees were each awarded certificates at the end of the training. The Lobur Women's Group intends to set up a

a grain milling light industry to address the perennial food shortage and help solve the prevalent hunger in Turkana County. The University of Nairobi's Department of Environment and Bio Systems Engineering (EBE) facilitated the technology training.

The trainees/ incubatees were also linked with financiers such as the Women Enterprise Fund (WEF) and the National Government Affirmative Fund (NGAAF) as well as with other collectives currently doing value addition projects.



*Incubatees during a training session*



*Incubatees tour at the Muharata warehouse and production plant in Kariobangi-Nairobi.*

The incubatees were additionally oriented to Muharata Agri-Machinery, which specializes in manufacturing light machines like maize milling machinery and animal feed processing machines, Ndume ya Kenya heavy machinery manufacturing plant in Gilgil Nakuru County for a tour, as the plant specializes in the production of heavy machinery

The main aim of these industrial tours was to enable the incubatees to see the different machines/ parts available in the market and to choose a machine that suits their intention of maize milling and producing animal feeds.



*Incubatees tour at the Muharata warehouse and production plant in Kariobangi-Nairobi.*



*Incubatees tour a feeds production plant in Kajiado County.*

### 3.1.2 The Maono Single Mothers Self-Help Group–Nyandarua County

The second women collective to be incubated was the Maono Single Mothers Self-Help Group from Nyandarua County.[14] The training commenced on 10th January to 13th January 2023 and was undertaken at the University of Nairobi, Upper Kabete Campus. The University of Nairobi’s Department of Environment and BioSystems Engineering (EBE) facilitated the technology training. Eight members of the group were introduced and trained on the various types of processing machines and the factory settings and requirements. They were also educated on the hygiene required for food processing and packaging and what it entails, the requirements for food and fruit processing, the machinery required for potato processing and the process of making potato flour. The trainees were also taken to nutrition departments where a food nutritionist took them through the process of peeling, cleaning, cutting and cooking crisps, chips and lioness potatoes as part of value addition to potatoes, as seen below.



*Trainees visiting the nutrition department*



*Potatoe products made by the trainees during the training on value addition*



*The trainees prepare chapatis using mashed potatoes and wheat flour during the training.*



*Trainees during the visit to DK Engineering.*

The trainees/incubatees also visited DK Engineering - a firm that specializes in making machines - based at industrial area where they were oriented on and exposed to the different types of machines available in the market such as a blanching machine, washing trough, water purifier, shredding machine and the different types of sealing machines including vacuum sealing and gas sealing machines.

# PART II RESEARCH

## 16 Counties

Study carried out

## 18-35 Years

Women business owners interviewed.

## 13 Counties

Qualitative data collected from women's collective/group businesses.

## 320

Selected individual entrepreneurs.

## 17

Selected collective/group businesses.

In preparation for the Women Business Incubation project, UoN-WEE Hub team developed a proposal that guided on the implementation of the project under the work plan developed.[15] The proposal provides a background and context to the study and project, the study methodology, as well as the objectives and outcomes of the project. The proposal also highlights the project activities while also providing a timeline for these activities via the work plan and the project budget.



## 4.1 Baseline Survey–Individual Women’s Businesses

UoN-WEE Hub in collaboration with her partner TechnoServe, conducted a baseline survey on individual women entrepreneurs to determine the status of their businesses. As a result, the Hub developed a report on the quantitative study of these individual businesses.[16]

The study was carried out in sixteen (16) counties selected in partnership with the Kenya National Bureau of Statistics (KNBS). The reason for selecting the counties was to ensure that even though the study could not be carried out in all the 47 counties of Kenya, a wide range of representation of all counties was achieved so that the highest potential impact on women economic empowerment would be reached. It would also ensure that findings from a county's studies could be triangulated/extrapolated to counties with similar social and economic conditions. The selected counties included: Bomet, Busia, Kisumu, Kiambu, Kirinyaga, Nairobi, Nakuru, Uasin Gishu, Samburu, Turkana, Kilifi, Lamu Mombasa, Kajiado, Kitui and

## 4.1.1 Findings

In terms of the findings, the baseline study reveals that:

### 4.1.1.1 Details about the Business

In all counties, the majority of the women business owners interviewed were youthful—aged between 18 and 35 years—married, and they had only completed a secondary education. Majority of them also had four or more dependents. The businesses interviewed have been in existence for more than two years, and they primarily operate in real commercial buildings. A few others are housed in market stalls, kiosks, and residential areas with stands, open markets or industrial locations. The majority of businesses are solely owned, while the rest are either partnerships or family businesses. Most of the partnerships are female-male partnerships. Only a small percentage manage registered businesses. Cost/Limited funding are the main reasons for most individuals not registering their businesses. Other reasons mentioned include: lack of knowledge, difficulty in the process, unfavorable business environment and fear of failure. On the same note, majority of the respondents running registered businesses had attained an undergraduate and postgraduate degree.

Across all counties, the majority of the women interviewed run just one business. More than two-thirds of them work up to eight hours every day, and six or seven days a week. A significant fraction of sole proprietors missed days and hours of work, primarily due to child care and household responsibilities. Across all counties, the monthly profits from the businesses were not very high. It was also asserted that the business owners are the ones who decide on the usage of the proceeds and profits.

### 4.1.1.2 Capacity Building

In regards to training needs, the individual business owners highly recommended capacity building, in areas of overall business management, customer service, record keeping, financial management, accounting, budgeting, digital marketing, among others. Physical training was the most preferred mode of training.

### 4.1.1.3. Access to Credit/Finance

Village Savings and Loan Associations (VSLAs), table banking and mobile banking were the main sources of credit mentioned by the respondents. When accessing loans, it was revealed that many women utilized financial advisors such as bank officials, family members and friends. The loans obtained were mainly for business expansion or improvement of the business structures. Other uses of the loans were to settle school fees and start new economic activities. Decisions to seek a loan facility were mostly made by the respondents themselves as opposed to joint decision making with their spouses. Mobile phones, furniture, land and livestock were mentioned as the common assets used as collaterals when seeking credit. In addition, more than half of the women had never heard of AGPO or even applied for it. The unfairness in the application process, lack of available tender materials, cost of applying, and the lengthy application process were all excuses for women business owners not applying for the tenders.

### 4.1.1.4 Access to Markets

Majority of the women identified table banking and chamas as their methods of networking for business. It was determined that the main activities carried out in these groups were saving and gaining access to credit.

Majority of women also alluded to social networking sites and mobile phones being the most effective means to connect with their audience. However, majority of business owners lacked access to markets in the East African Community (EAC), other countries, or markets outside of their counties of operation.

#### **4.1.1.5 Linkage to Information and Technology**

Mobile technologies such as smartphones and applications were highly regarded when it came to supporting business. Others utilized by a few enterprises are the point of sales (POS) and computers. Limited knowledge, challenge in usability and accessibility are the key problems encountered when using these technologies. Businesses that did not employ these technologies cited: accessibility issues, lack of training, cost and lack of confidence, among other reasons. Respondents were informed about business matters through manufacturers, distributors, the government, and media outlets including TV and radio.

#### **4.1.1.6 Mentorship**

Lastly, the majority of businesses lack mentors, and the few having one said they mainly learned business-related information from their mentors, including financial guidance, product creation, and general business management skills. They all asserted that they were keen to obtain mentoring in the development of their company capacities through UoN WEE Hub.

*The analysis of the report on the baseline survey of individual women entrepreneurs is still in the process.*

## **4.2 Baseline Survey–Collectives /Group Businesses**

In order to determine the status and needs of collective/group businesses, UoN WEE Hub conducted a baseline survey of collective/group businesses in

collaboration with its partner CrownTrust. Consequently, UoN WEE Hub developed two reports on the qualitative data[17] and quantitative data[18] collected during the baseline survey of the collective/group businesses.

Qualitative data was collected from women's collective/group businesses in the following thirteen (13) counties: Nairobi, Busia, Kisumu, Kajiado, Mombasa, Kwale, Kilifi, Kitui, Nyandarua, Turkana, Meru and Tharaka Nithi.

### **4.2.1 Findings**

In terms of findings, the baseline study of the collective/group businesses reveals that:

#### **4.2.1.1 Details about the Collectives/ Groups**

Women's business collectives were established from humble beginnings and often by women who had a shared vision, having understood the business needs of women-run enterprises at their local levels. Some of the groups started with few members and grew to a notable number of members. In addition, although there was a focus on individuals making regular monetary contributions to support the group's activities, this aspect caused some members to drop off as they could not make these contributions, even where they were as low as Ksh. 30.

#### **4.2.1.2 Reasons for Establishing the Collectives/Groups**

In terms of reasons for the establishment, the findings show that the collectives were established to support the business needs of individual women at the grassroots. Thus, the groups did not exist until there was a clear need to support women's businesses. Some of the challenges which women faced and which led them to establish collectives include: poverty, inability to access credit through banks and other formal lending



institutions, and the need for support in running their business more efficiently and effectively. For example, as a coReasons for Joining the Collectives/Groupsaterials.

#### **4.2.1.3 Reasons for Joining the Collectives/Groups**

Individuals joined the groups because they saw such groups as providing growth opportunities, as groups are better placed as compared to individuals. Further, through the groups, individuals are able to address the challenges that their businesses face, which would have been difficult to address as individuals.

#### **4.2.1.4 Collective/Group Businesses**

With regard to the types of businesses that the collectives undertake, there were two broad scenarios that emerged: Firstly, some of the collectives were not operating any business as a collective, but rather, individuals within the collectives were operating businesses. In most cases, the collectives would bring together women who were operating similar businesses. In this scenario, the collectives were formed in order to support the businesses of individuals within the groups. In this scenario, few of the collectives had grown to establish group run enterprises, and the groups indicated that it was difficult to evolve from a collective intended to support individual businesses into a collective that was itself running a business enterprise. The most common group activity carried out under this first scenario was table banking. This first scenario is distinguished from the second one where the women came together in order to establish a group enterprise. In the second scenario, the individuals did not have any businesses that they were running prior to establishing the group, hence the main reason for establishing

the group was to set up a business enterprise.

In terms of the specific types of businesses that individuals ran both within the collectives and by collectives themselves, most of them focused on food production and retail of food products, including the following: selling of fish, cereals, fruits, cassava production, and selling of milk. One of the groups was in the transport sector and was operating tuk-tuks.

#### **4.2.1.5 Registration Status of Collectives/Groups**

Regarding registration, most groups were registered as social groups under the registrar of societies. This is an easy form of registration that allowed them to open bank accounts and have control over those bank accounts. One group was registered as a SACCO. Other forms of registration such as business or company registration was not easy for most groups, as they could not meet all the requirements.

#### **4.2.1.6 Registration Status of Collectives/Groups**

Some of the challenges the collectives/groups faced include: limited access to ready markets for their products; limited access to technology and skilling; limited access to credit facilities; and limited opportunities for growth and scaling up.

*The analysis of the report on the baseline survey of collective/group businesses is still in process.*

# WBI ACHIEVEMENTS

Since the inception of the Women Business Incubation Project on March 11, 2022, UoN-WEE Hub and its partners have made significant progress in ensuring the incubation of the 320 selected individual entrepreneurs and 17 collective/group businesses.

Among these accomplishments are:

## 5.1 Baseline Survey

In order to prepare for the incubation project, UoN-WEE Hub in collaboration with her partners TechnoServe and CrawnTrust conducted a baseline survey of the status of the 615 individual women's businesses and 17 collective/group businesses in 16 counties.

## 5.2 Workshops

In order to integrate UoN-WEE Hub Training Curriculum[19] with that of its partners - TechnoServe and CrawnTrust and in preparation for the Incubation period slated for September 2022, UoN-WEE Hub convened two separate

workshops on 24th and 25th August 2022 for TechnoServe[22] and 1st September 2022 for CrawnTrust[21] at the Methodist Resort and Conference Center. Both workshops were attended by the two partners i.e. TechnoServe and CRAWN Trust as well the Collaborative Center for Gender Development (CCGD). The main goal of the two workshops was to discuss the implementation of UoN-WEE Hub Women Business Incubation curriculum, the integration of UoN-WEE Hub training curriculum with that of both partners and the development of the WBI Curriculum implementation modalities.

This was accomplished through presentations and plenary discussions, allowing participants to brainstorm and develop the best curriculum implementation modalities.

### **5.3 Capacity Building– Partnerships and Training**

In line with the implementation of the WBI Project and its pillar on Capacity Building, UoN-WEE Hub has held consultative meetings with various partners that can provide capacity building to the incubatees and signed Memorandums of Understanding with the following partners: the Kenya Industrial Research and Development Institute (KIRDI)[22], the Kenya Industrial Estates (KIE)[23] and the University of Nairobi, Department of Environmental and BioSystems Engineering (EBE)[24].

Additionally, UoN-WEE Hub in partnership with the University of Nairobi, Department of Environmental and BioSystems Engineering (EBE) has facilitated capacity building training of two groups that is: Lobur Women's Group from Turkana County and the Maono Single Mothers Self-Help Group from Nyandarua County. The trainings, which took place at the University of Nairobi Upper Kabete Campus from October 31st to November 5th, 2022, and January 10th to 13th, 2023, respectively, saw the two women collectives/groups receive technology training, with a focus on value addition. At the conclusion of the training, each entrepreneur/participant was issued with a certificate.

UoN WEE Hub is currently making finalizations with the Kenya Industrial Research and Development Institute (KIRDI) and the Kenya Industrial Estate (KIE) for the training on the remaining selected women collectives/group businesses.

### **5.4 Access to Credit– Partnerships and Training**

In line with the implementation of the WBI Project and its pillar on Access to Credit, UoN-WEE Hub has also held consultative meetings with Equity Bank & Equity Group Foundation, Diamond Trust Bank (DTB), Credit Bank, and the Kenya Commercial Bank (KCB), the National Government Affirmative Action Fund (NGAAF) and the Women Enterprise Fund (WEF) on provision of training on, sensitization and linkage to access to credit for the incubatees/ trainees under the WBI project. Additionally, UoN-WEE Hub has signed a Collaborative Agreement (CA) with the Women Enterprise Fund (WEF). [25]

Furthermore, on September 16th, UoN-WEE Hub, in collaboration with her partner TechnoServe, mobilized 1000 women entrepreneurs for a two-hour virtual sensitization meeting on financial inclusion by the Women Enterprise Fund (WEF). This session was attended by at least 150 female entrepreneurs.[26] On October 13, 2022, UoN-WEE Hub, in collaboration with her partner TechnoServe, mobilized 1000 women entrepreneurs for another two-hour virtual financial inclusion sensitization meeting hosted by Equity Bank and the Equity Group Foundation (EGF), with at least 165 women entrepreneurs attending.[27] The attendance and participation in both virtual training sessions were commendable with many women entrepreneurs both individual and collective/groups expressing an interest in accessing loans and funding for their businesses.

The Women Enterprise Fund (WEF) and UoN-WEE Hub also conducted training on finances and access to credit on the selected collectives between 17th January 2023 to 31st January 2023.[28]

## CONCLUSION

In conclusion, the University of Nairobi WEE Hub has made significant progress towards achieving the Women Business Incubation Project objectives. With the scheduled pieces of training in place, it is clear that the project's objectives will be met.

## WAY FORWARD

Moving forward, UoN-WEE Hub has several project-related activities planned between December 2022 to March 2023, including developing monitoring tools to monitor women's and collective businesses, cluster training and conversations with partners, and documenting best practices and incubatees experiences, evaluation, and report writing.

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## FOOTNOTES

- [1] Selection Methodology for WEE Hub Incubation Program.
- [2] Women Business Incubation Project – County Selection - Collectives.
- [3] Selection Methodology for WEE Hub Incubation Program.
- [4] Report on Consultative Meetings with Potential Partners.
- [5] Memorandum of Understanding (MOU) with KIRDI.
- [6] Memorandum of Understanding (MOU) with KIE.
- [7] Memorandum of Understanding (MOU) with WEF.
- [8] Memorandums of Understanding (MOU) with UON EBE.
- [9] Report on the Sensitization Meeting on Financial Inclusion by WEF.
- [10] Report on the Sensitization Meeting on Financial Inclusion by Equity Bank and Equity Group Foundation (EGF).
- [11] Report on Training of Lobur Women’s Group.
- [12] Report on Training of Maono Single Mothers Self Help Group.
- [13] Report on Training of Lobur Women’s Group.
- [14] Report on Training of Maono Single Mothers Self-Help Group.
- [15] Women Business Incubation Project Proposal.
- [16] Baseline Survey for WEE Hub Evaluating the Effectiveness of Incubating Individual Women’s Businesses for Replication Technical Report.
- [17] WBI Collectives Qualitative Findings Report.
- [18] Quantitative Baseline Survey Report – Collectives/ Group Businesses.
- [19] Training Curriculum – WEE Hub.
- [20] Report on Curriculum Development Workshop in Partnership with TechnoServe.
- [21] Report on Curriculum Development Workshop in Partnership with CrownTrust.
- [22] Memorandum of Understanding (MOU) with KIRDI.
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- [24] Memorandums of Understanding (MOU) with UON EBE.
- [25] Memorandum of Understanding (MOU) with WEF.
- [26] Report on Sensitization Meeting by the Women Enterprise Fund (WEF).
- [27] Report on Sensitization Meeting by Equity Group Foundation and Equity Bank.
- [28] WEF Training Coordination Programme.

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For more information, kindly see the following sources:

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- Women Enterprise Fund (WEF) Training Coordination Programme.
- Training Curriculum – WEE Hub.

*Assessing what Works in Growing Women's Businesses through Incubation*

*February 2022 - February 2023 Report*

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