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UN WOMEN'S ECONOMIC EMPOWERMENT HUB
INITIATIVES FOR WHAT WORKS FOR WOMEN'S ECONOMIC EMPOWERMENT (IWWWEE)

Evaluating the Effectiveness of Incubating Individual Women's Businesses for Replication

Technical meeting to review the individual and collectives baseline survey reports

By
Dr. Martine Oleche & Carolyn Mwikali

April 14, 2023

Over view of the presentation

1. About the study (or about the presentation)
   - ❑ Objectives
   - ❑ Study Methodology
   - ❑ Progress/ status
2. Partners in this study
3. Key outputs of the study
4. Key findings/learnings
5. Impacts / outcomes

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1. About the study

- The WEE Hub's 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 project covers individual and groups that come from 16 counties.
- The project is courtesy of the partnership between the University of Nairobi and the Bill & Melinda Gates Foundation.
- The program will go a long way in supporting women's Economic empowerment because small and medium enterprises run mainly by women have been the country's economic growth engine.
- The overriding objective is to assess the extent to which women-focused (individual and group) incubation models contribute to the growth of women's business,

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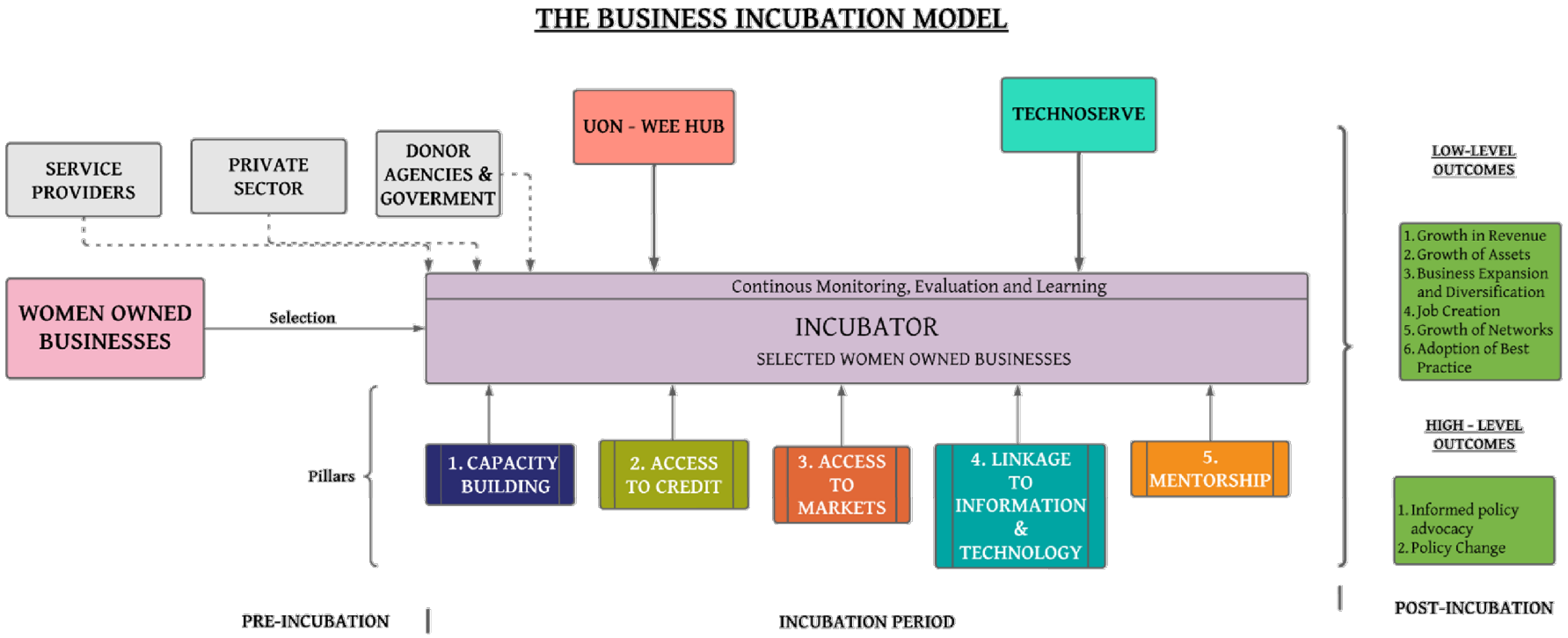
About the study Contd….

- Women are vibrant agents of development but lack enough finance and access to correct and adequate information.
- These are some of the major problems holding them back in business.
- The business incubation model has five main pillars namely: capacity building, access to credits, access to markets, linkage to information technology, and mentorship.
- Women's Business Incubation Model 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 as indicated in Figure 1.

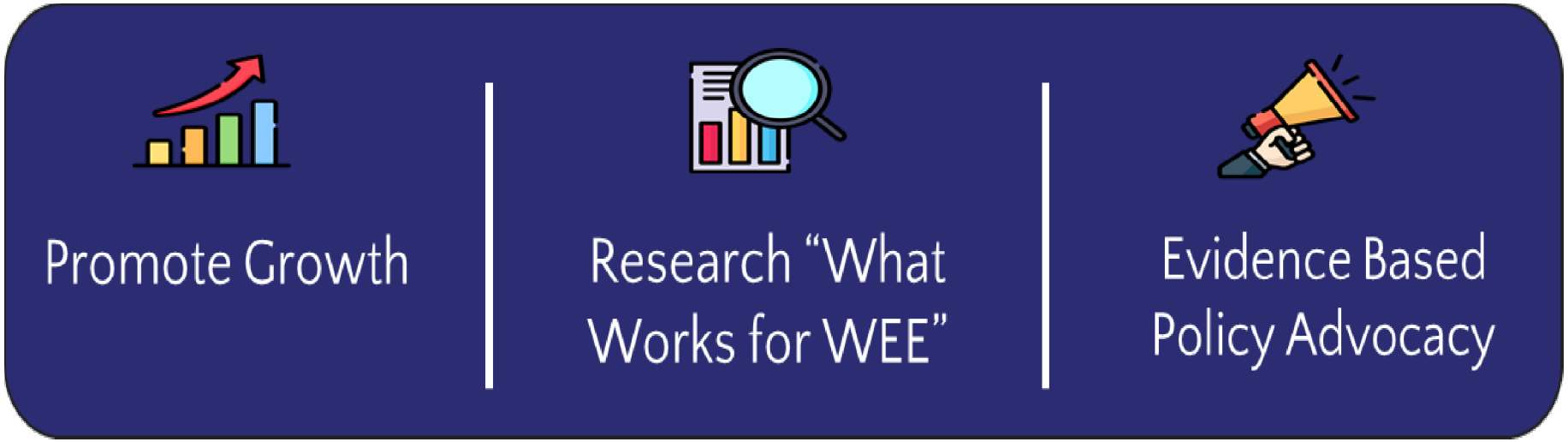
About the study Contd….



About the study contd…

1.1.1 Objectives of the project

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



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About the study Contd….

1.1.2 Objectives of the Baseline Survey

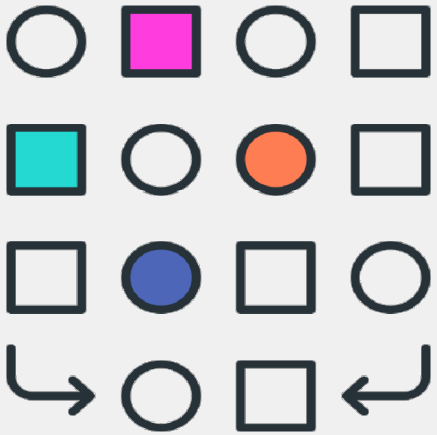
In order to understand the incubation and business support needs of women's individual businesses and collectives, the WEE Hub conducted a baseline survey in order to:

- ✔To Assess women's access to business development services (including the provision of information, knowledge and skills).
- ✔Evaluate individual groups' governance structures and their capacity to facilitate the growth/formalization of their business.
- ✔Assess existing structures that support the growth of individual members such as the benefits of being in the group i.e. from the Banks, institutions, or county government).

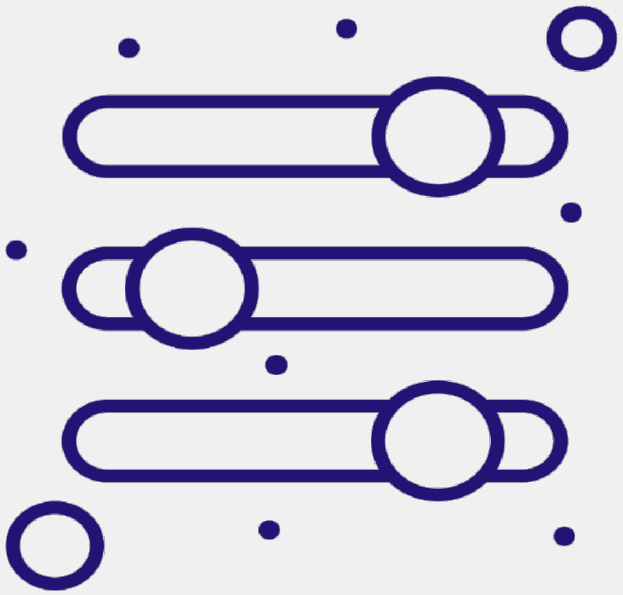
1.2 Methodology

1.2.1 Research Design

- **Target:** Individually owned, women businesses
- **Population Size:** 615 sampled, 240 women targeted but 320 Selected to account for attrition.
- **Location:** Selected from 16 counties
- **Study Design:** Longitudinal and then follow ups referred to as waves
- **Timeline:** 3 years with tracking at baseline, midline and endline
- **Continuous monitoring:** after every 2 months

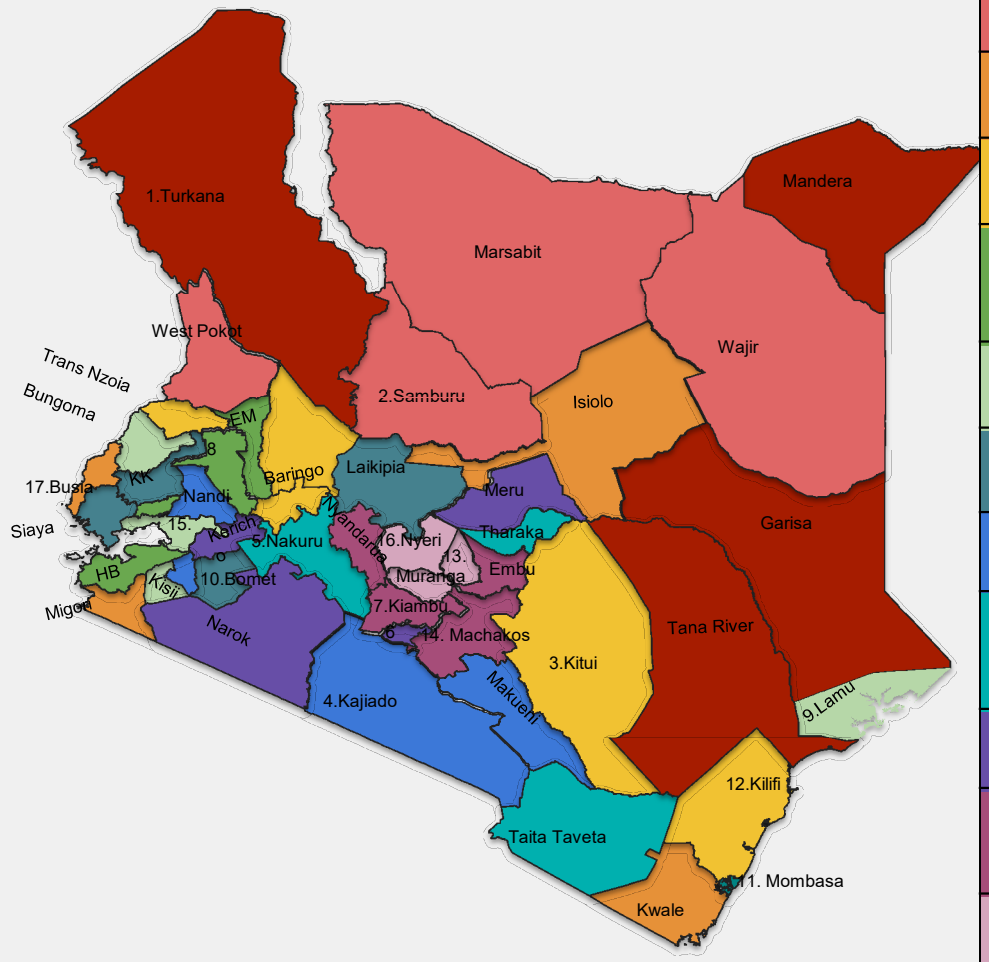


1.2.2 Geographical Location Selection



- Incubation is being carried out in carried out in 16 counties in Kenya
- 12 Clusters of counties with homogeneous characteristics we determined from 5 county indicators.
- The 5 county indicators examined were:
  - Overall Poverty Estimates
  - Dependency Ratio
  - Labour Force Participation rate
  - Unemployment Rate
  - Gross County Product
- 12 Counties picked from each of 12 clusters
- 4 additional counties selected from:
  - TechnoServe's Presence
  - WEE Hub's Presence

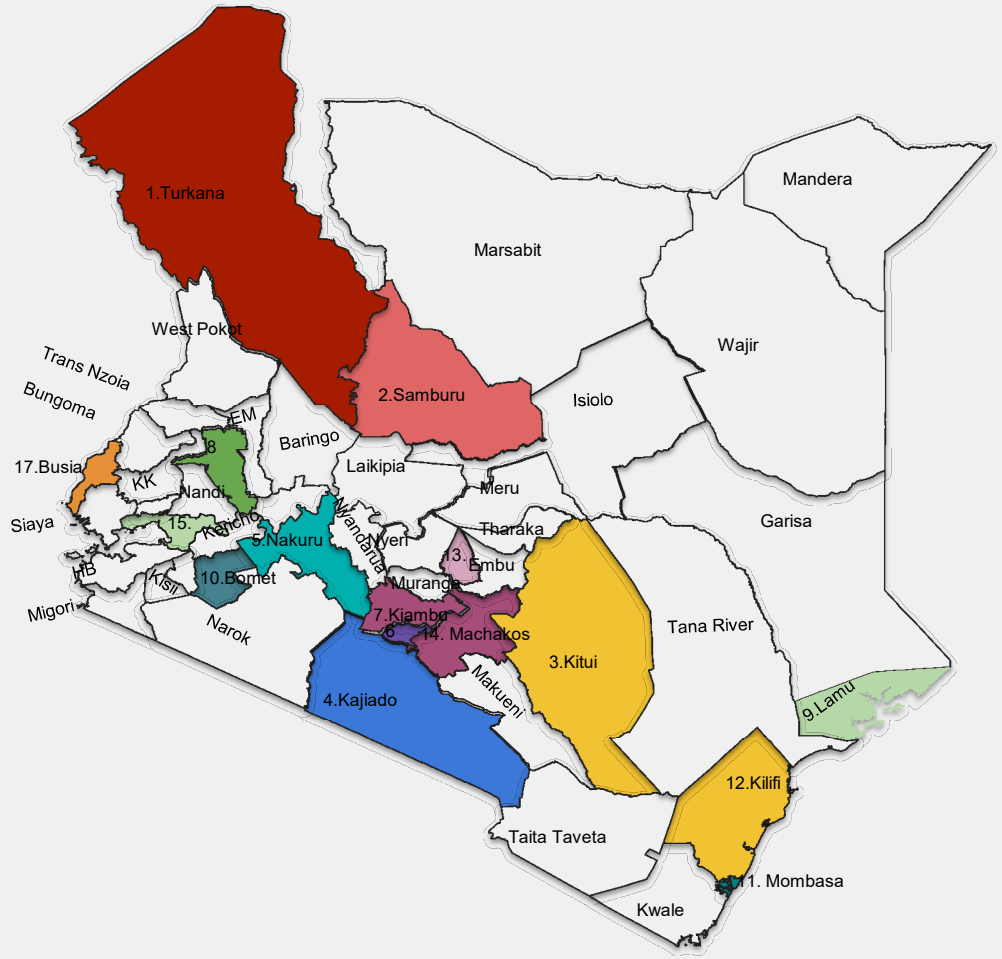
1.2.3 County Clusters



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, Muranga

technoserve.org

1.2.4 Project Geographies



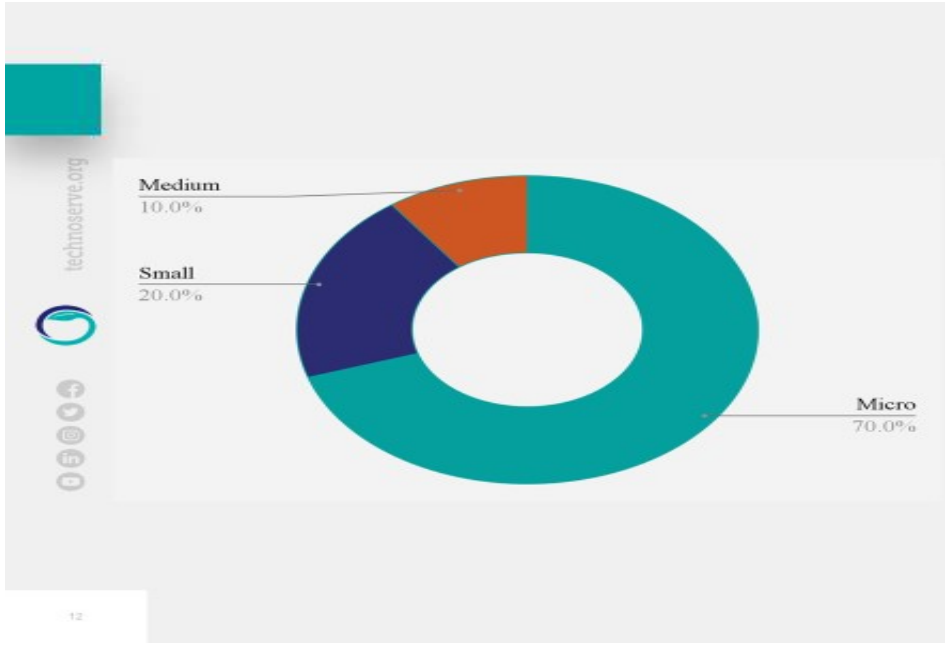
Cluster 1	Turkana
Cluster 2	Samburu
Cluster 3	Busia
Cluster 4	Kitui, Kilifi
Cluster 5	Uasin Gishu
Cluster 6	Lamu, Kisumu
Cluster 7	Bomet
Cluster 8	Kajiado
Cluster 9	Mombasa, Nakuru
Cluster 10	Nairobi
Cluster 11	Machakos, Kiambu
Cluster 12	Kirinyaga

Table 1: The composition of the counties sampled

About the study Contd….

1.3 Progress/Status

- The final baseline survey report is ready and the incubation process is ongoing



Segment	Details
Micro	Max. Annual Turnover KES 500,000.00 $ 3,846 218 Participants
Small	Annual Turnover KES .500,000–5 M $ 3,846 – $ 38,461 75 Participants
Medium	Annual Turnover KES 5M– 800M $ 38,461 – $ 6,153,846 27 Participants
Totals	**For Incubation 240** Selected 320

Table 1: The composition of the counties sampled

2. Partners in this study

- A collaboration between TechnoServe and The University of Nairobi's Women's Economic Empowerment (WEE) Hub to set up a business incubation geared towards 240 women entrepreneurs.

Table 1: The composition of the counties sampled

3. Key outputs of the study

- The key outputs mirror the five main pillars namely:

a. Capacity building
b. Access to credits
c. Access to markets
d. Linkage to information technology, and
e. Mentorship.

Table 1: The composition of the counties sampled

4. Key findings/learnings

4.1 Demographic Indications (for individuals and Businesses)

Figure 1: Age distribution

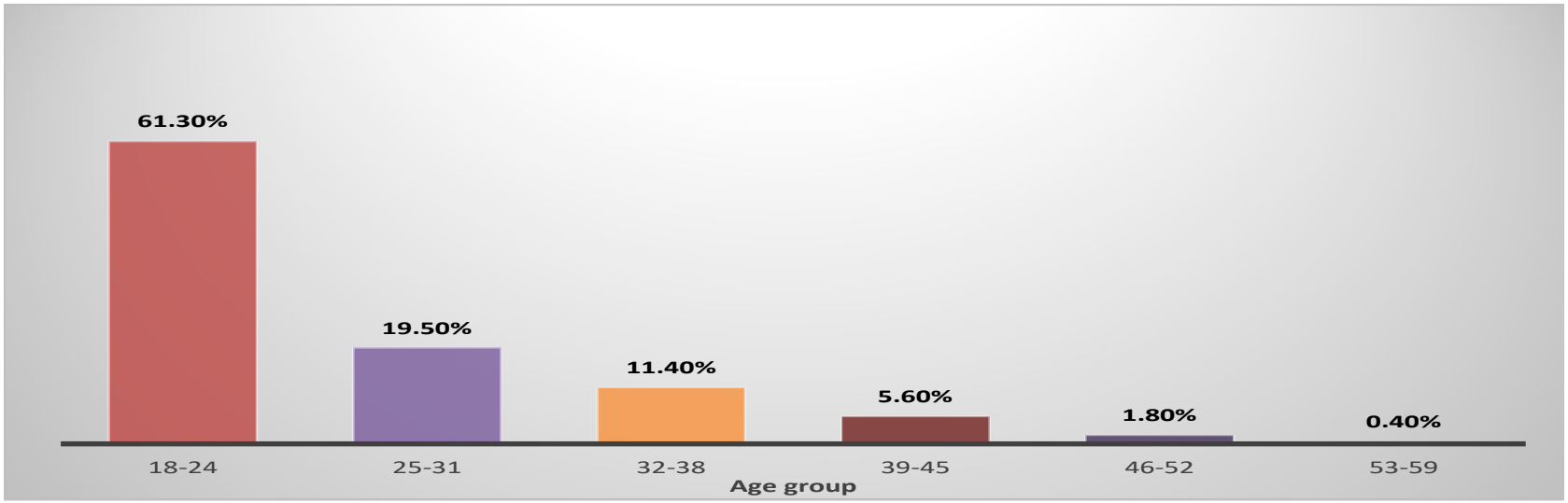


Table 1: The composition of the counties sampled

Key findings/learnings contd….

Figure 1: Marital status

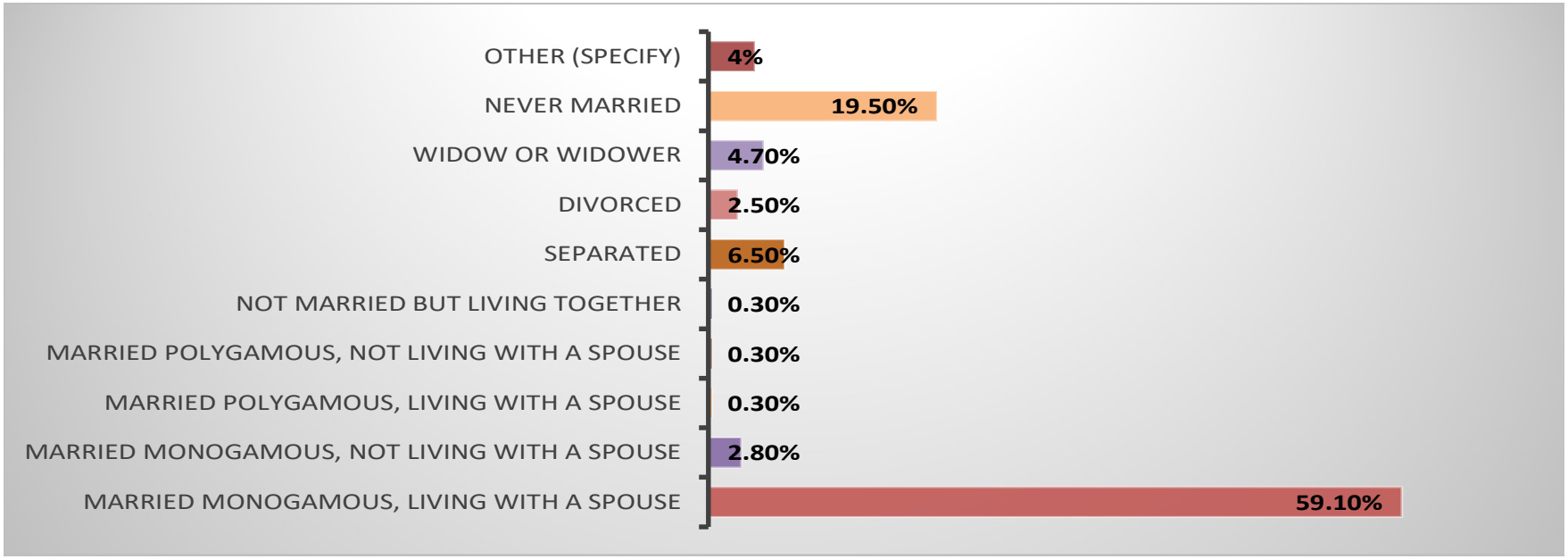


Table 1: The composition of the counties sampled

Key findings/learnings contd….

Figure 1: Education level distribution

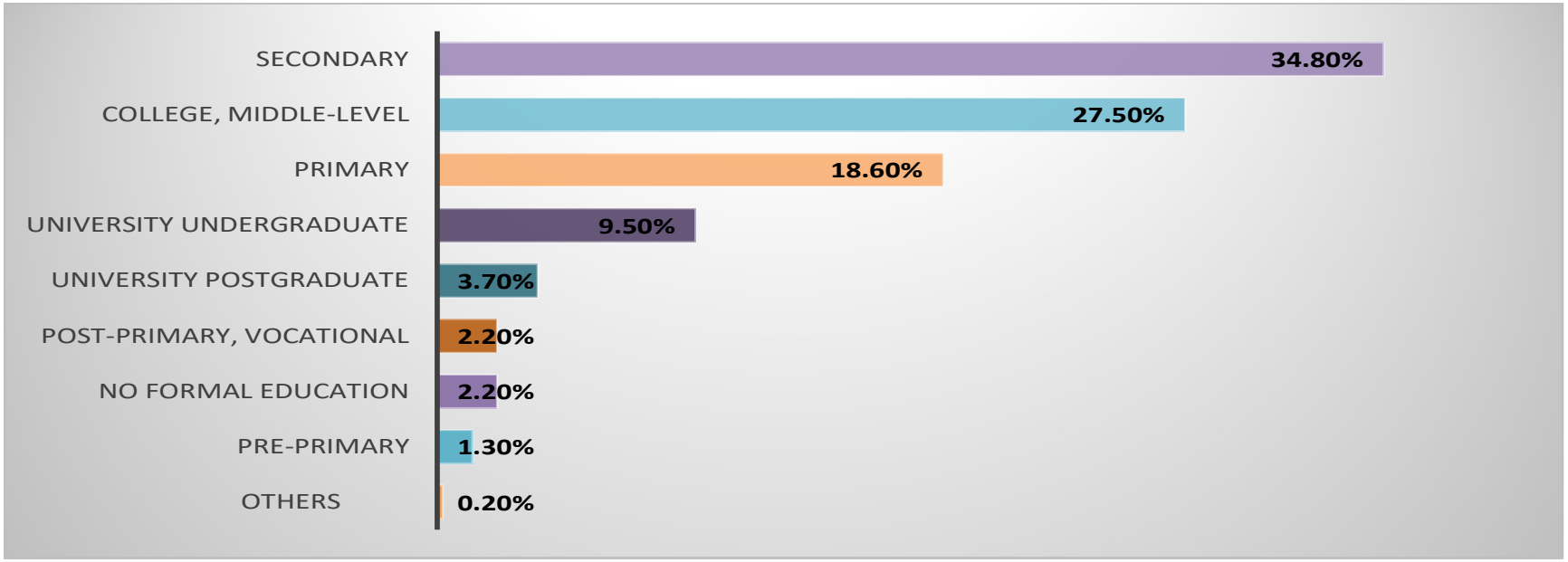


Table 1: The composition of the counties sampled

Key findings/learnings contd….

Figure 1: Number of business operation years

Table 1: The composition of the counties sampled

Key findings/learnings contd….

Figure 1: The mode of operation of business

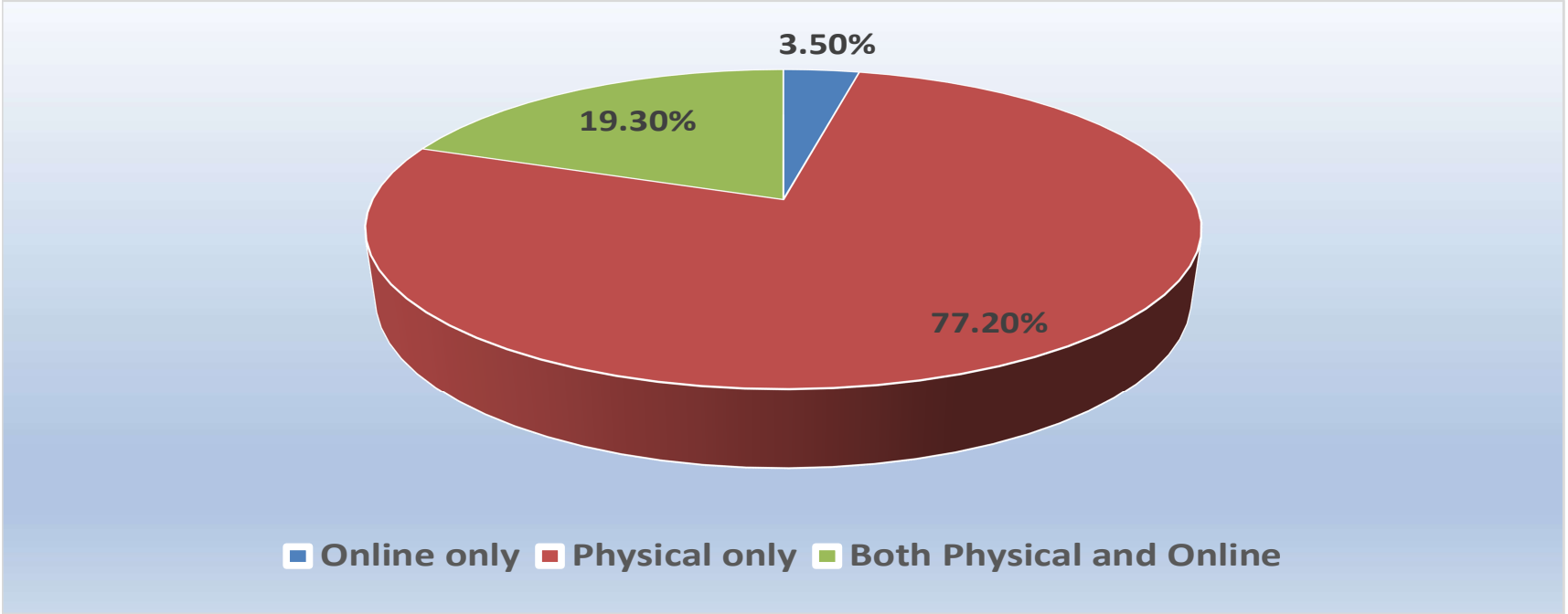


Table 1: The composition of the counties sampled

Key findings/learnings contd….

Figure 1: Location of business enterprises

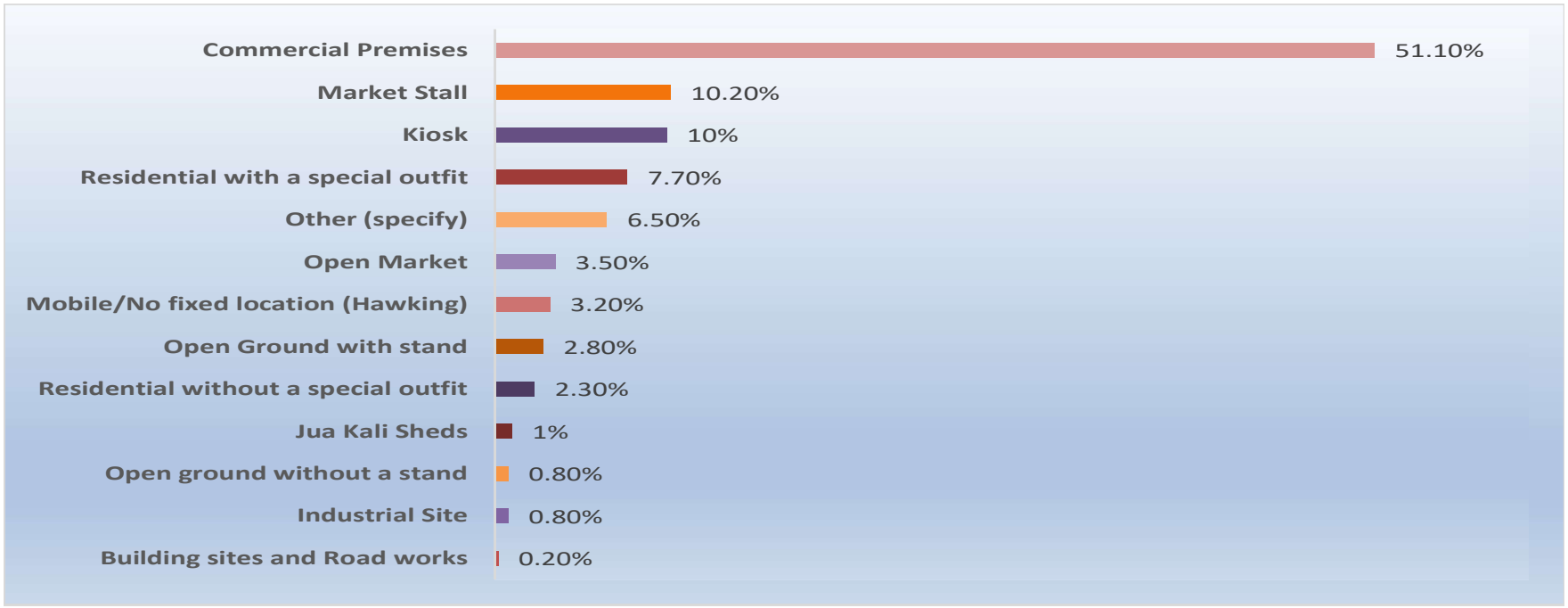


Table 1: The composition of the counties sampled

Key findings/learnings contd….

Table 1: Distribution of business registration per county

	Yes	No
Mombasa	25.0%	75.0%
Kilifi	51.2%	48.8%
Lamu	51.6%	48.4%
Kitui	59.1%	40.9%
Machakos	32.0%	68.0%
Kirinyaga	47.1%	52.9%
Kiambu	61.4%	38.6%
Turkana	93.3%	6.7%
Samburu	48.6%	51.4%
Uasin Gishu	64.3%	35.7%
Nakuru	46.8%	53.2%
Kajiado	48.5%	51.5%
Bomet	65.0%	35.0%
Busia	62.5%	37.5%
Kisumu	60.4%	39.6%
Nairobi City	43.8%	56.2%
Total	53.2%	46.8%

Table 1: The composition of the counties sampled

Key findings/learnings contd….

4.2 Capacity Building

Figure 1: Training needs for employees

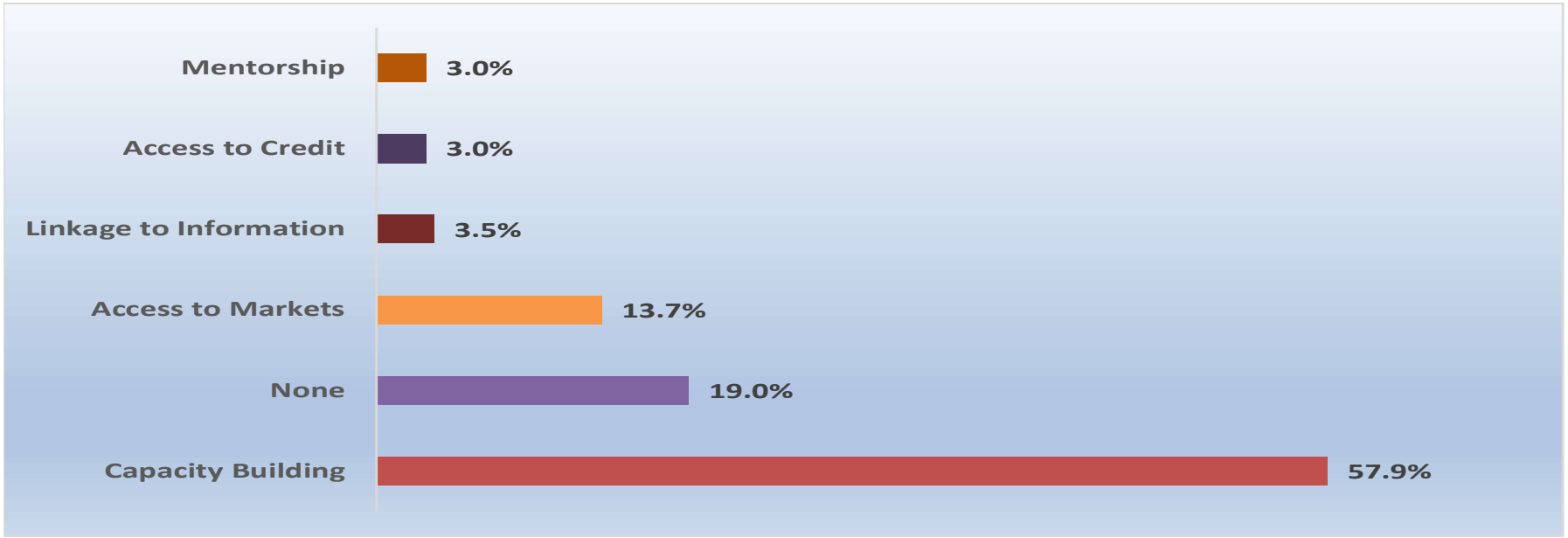


Table 1: The composition of the counties sampled

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Key findings/learnings contd….

Table 1: Distribution of business training per county

	Yes	No
Mombasa	53.6%	46.4%
Kilifi	30.2%	69.8%
Lamu	35.5%	64.5%
Kitui	22.7%	77.3%
Machakos	40.0%	60.0%
Kirinyaga	32.4%	67.6%
Kiambu	47.7%	52.3%
Turkana	20.0%	80.0%
Samburu	8.6%	91.4%
Uasin Gishu	21.4%	78.6%
Nakuru	35.5%	64.5%
Kajiado	33.3%	66.7%
Bomet	22.5%	77.5%
Busia	20.8%	79.2%
Kisumu	27.1%	72.9%
Nairobi City	42.5%	57.5%
Total	32.0%	68.0%

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Key findings/learnings contd….

Table 1: Distribution of preferred training period per county

	Virtual Training	Physical Training	Blended
Mombasa	17.9%	67.9%	14.3%
Kilifi	39.5%	32.6%	27.9%
Lamu	16.1%	51.6%	32.3%
Kitui	9.1%	45.5%	45.5%
Machakos	4.0%	60.0%	36.0%
Kirinyaga	20.6%	50.0%	29.4%
Kiambu	29.5%	22.7%	47.7%
Turkana	6.7%	80.0%	13.3%
Samburu	2.9%	51.4%	45.7%
Uasin Gishu	14.3%	60.7%	25.0%
Nakuru	8.1%	56.5%	35.5%
Kajiado	30.3%	36.4%	33.3%
Bomet	2.5%	75.0%	22.5%
Busia	19.0%	57.1%	23.8%
Kisumu	25.0%	50.0%	25.0%
Nairobi City	23.3%	30.1%	46.6%
Total	17.7%	49.4%	32.9%

Table 1: The composition of the counties sampled

Key findings/learnings contd….

Figure 1: Training needs for business owners

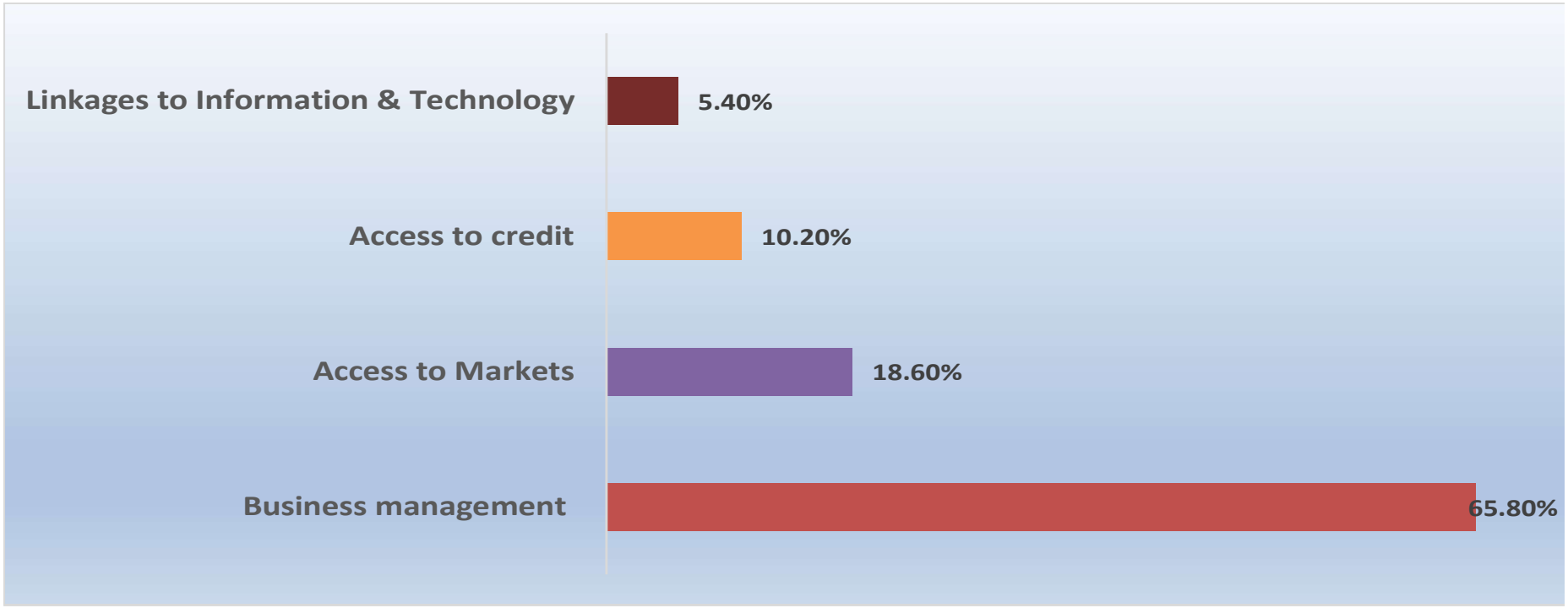


Table 1: The composition of the counties sampled

Key findings/learnings contd….

4.3 Access to Credit

Figure 1: Loan/Credit provider

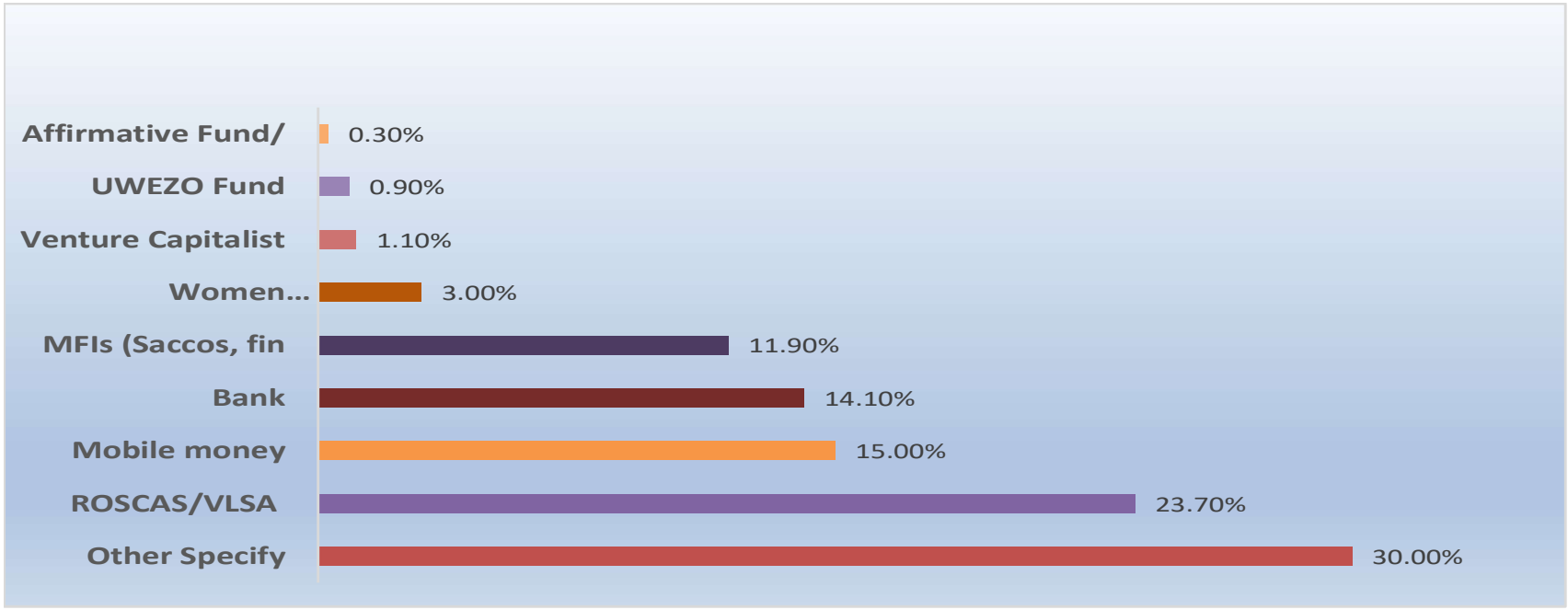


Table 1: The composition of the counties sampled

Key findings/learnings contd….

Figure 1: Uses of Loans

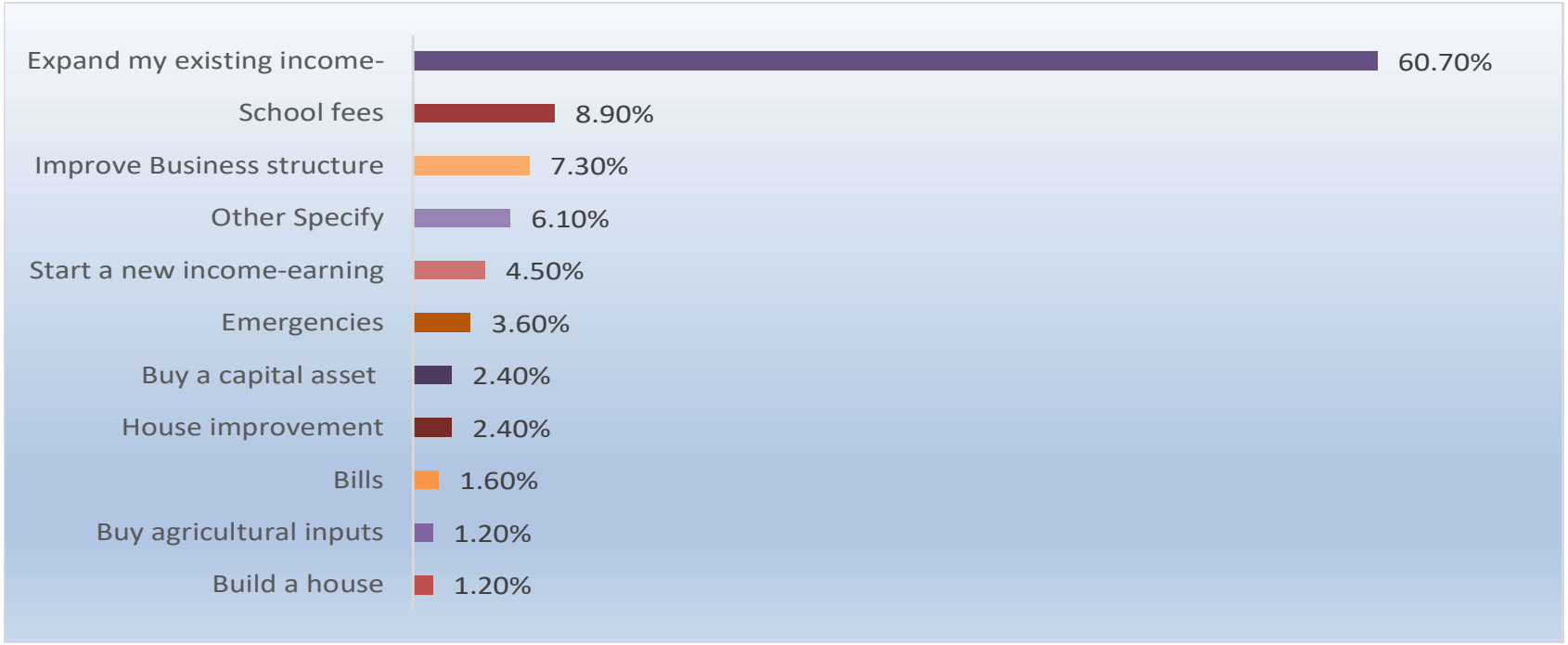


Table 1: The composition of the counties sampled

Key findings/learnings contd….

4.4 Agency and Voice

Figure 1: Decision making on loan facility

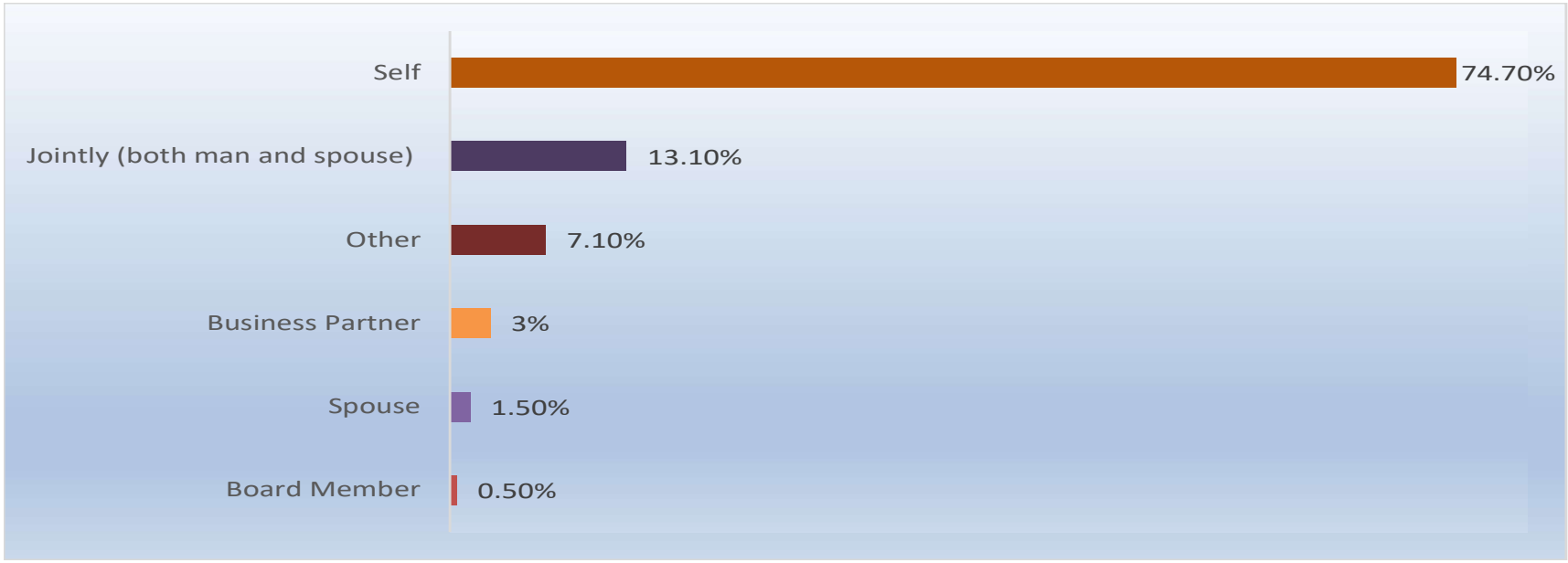


Table 1: The composition of the counties sampled

Key findings/learnings contd….

4.5 Access to Markets and Networks

Figure 1: Ways of reaching customers

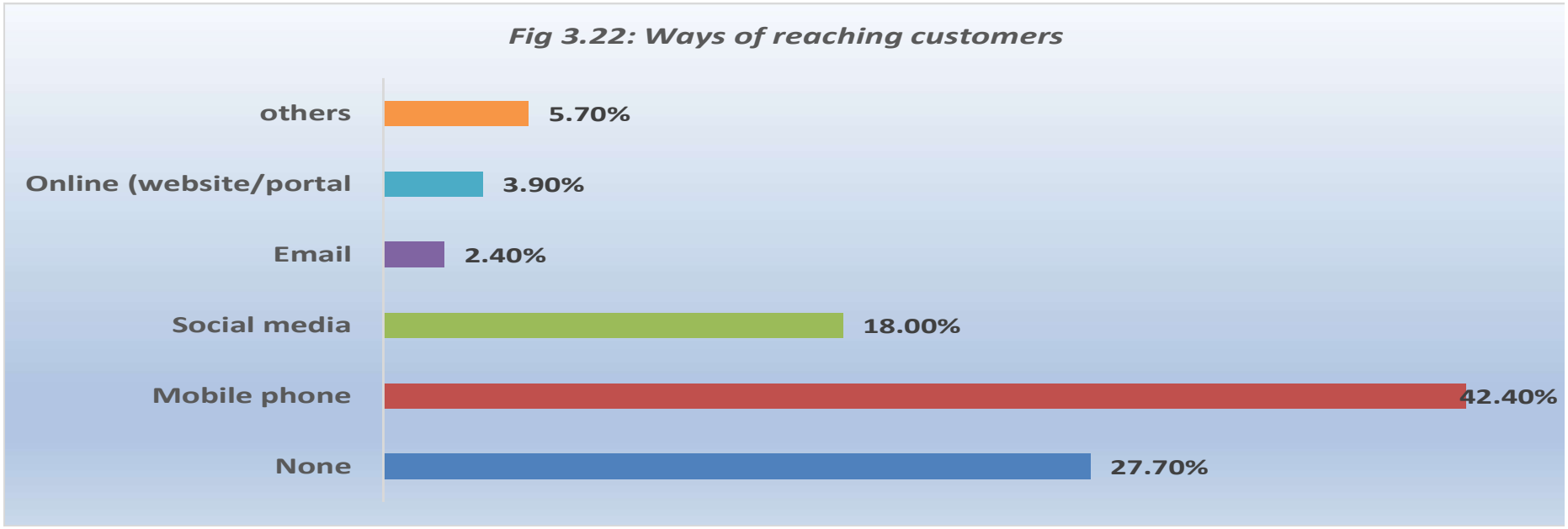


Table 1: The composition of the counties sampled

Key findings/learnings contd….

Figure 1: Access to markets

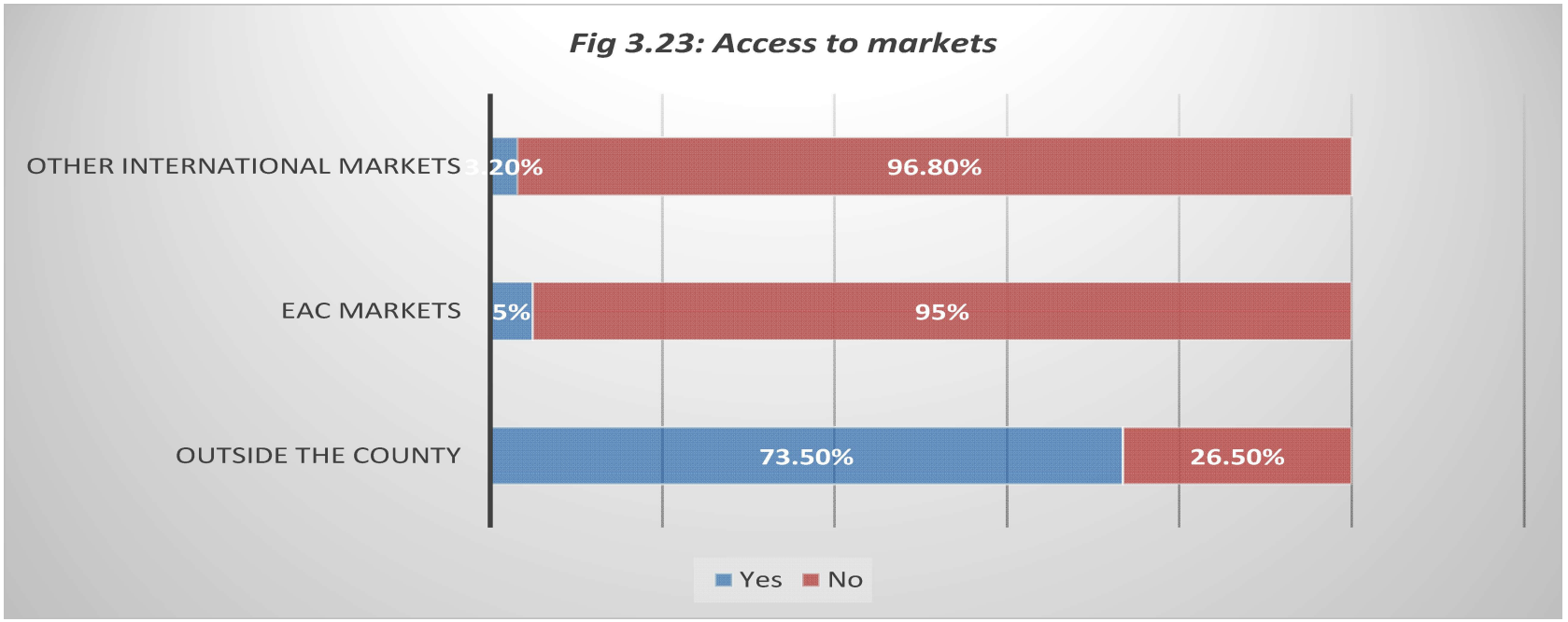
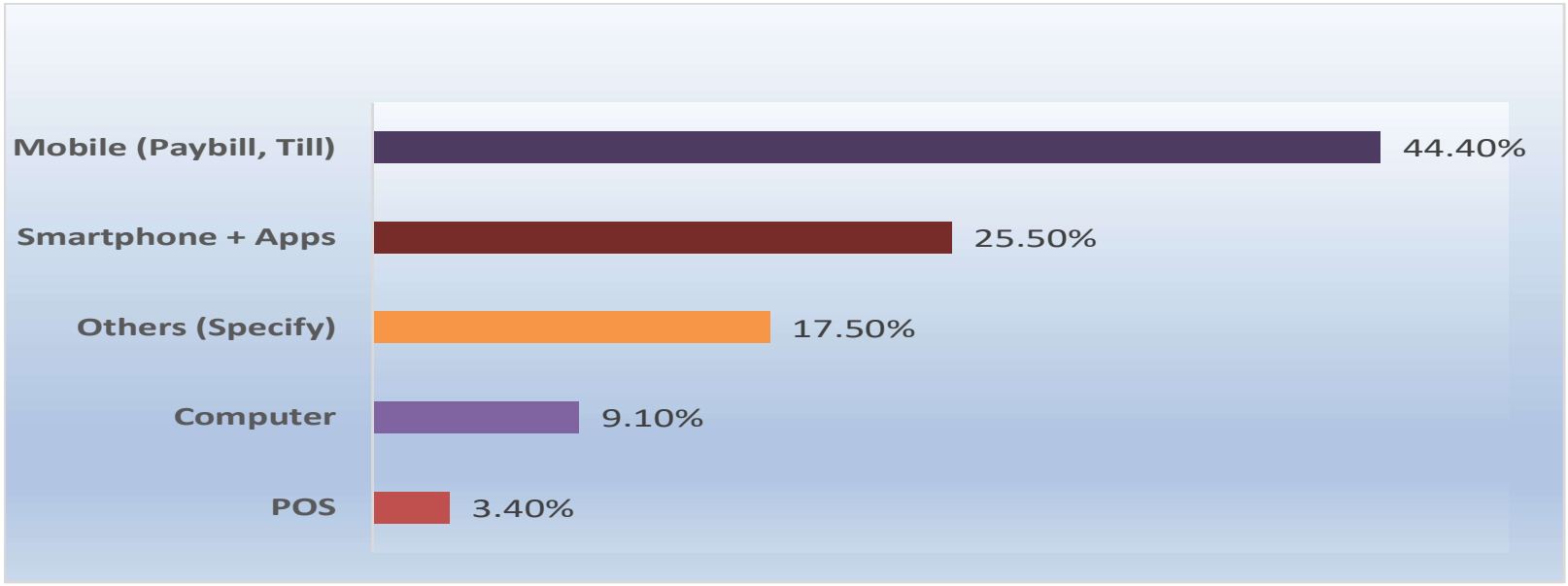


Table 1: The composition of the counties sampled

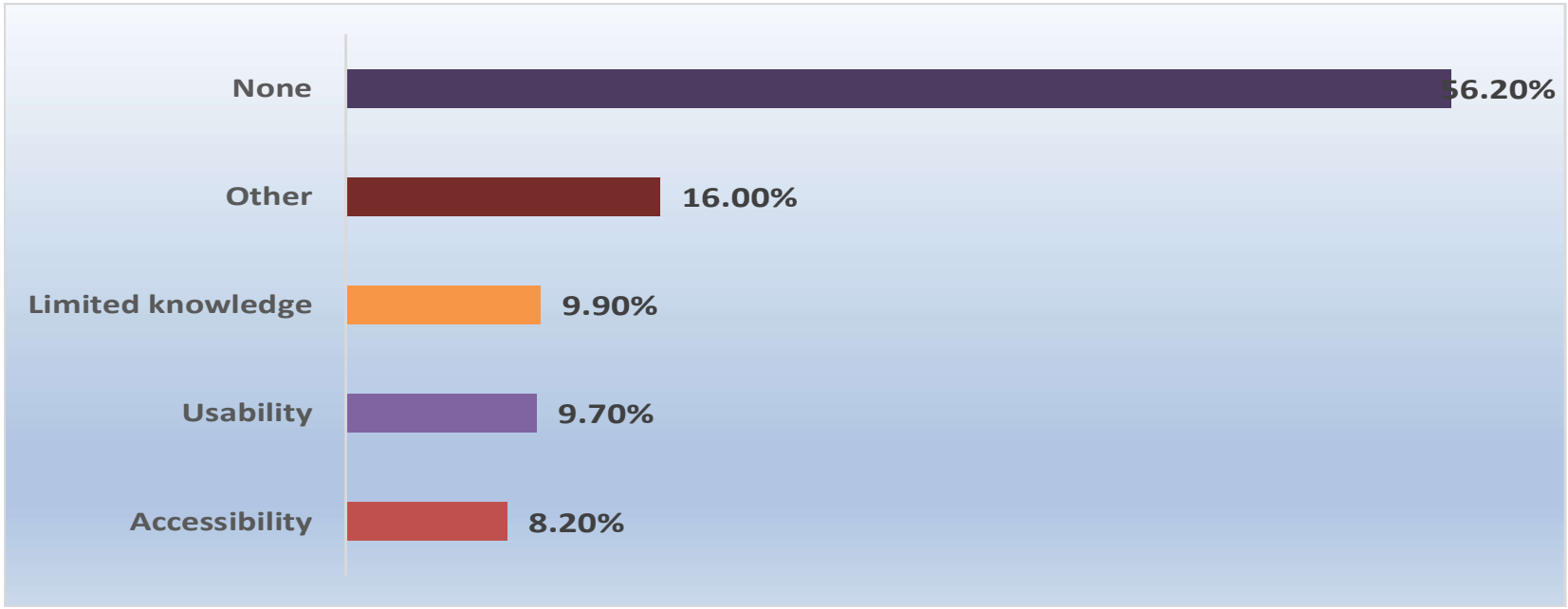
Key findings/learnings contd….
4.6 Linkage to Information Technology

Figure 1: Technologies used to support businesses



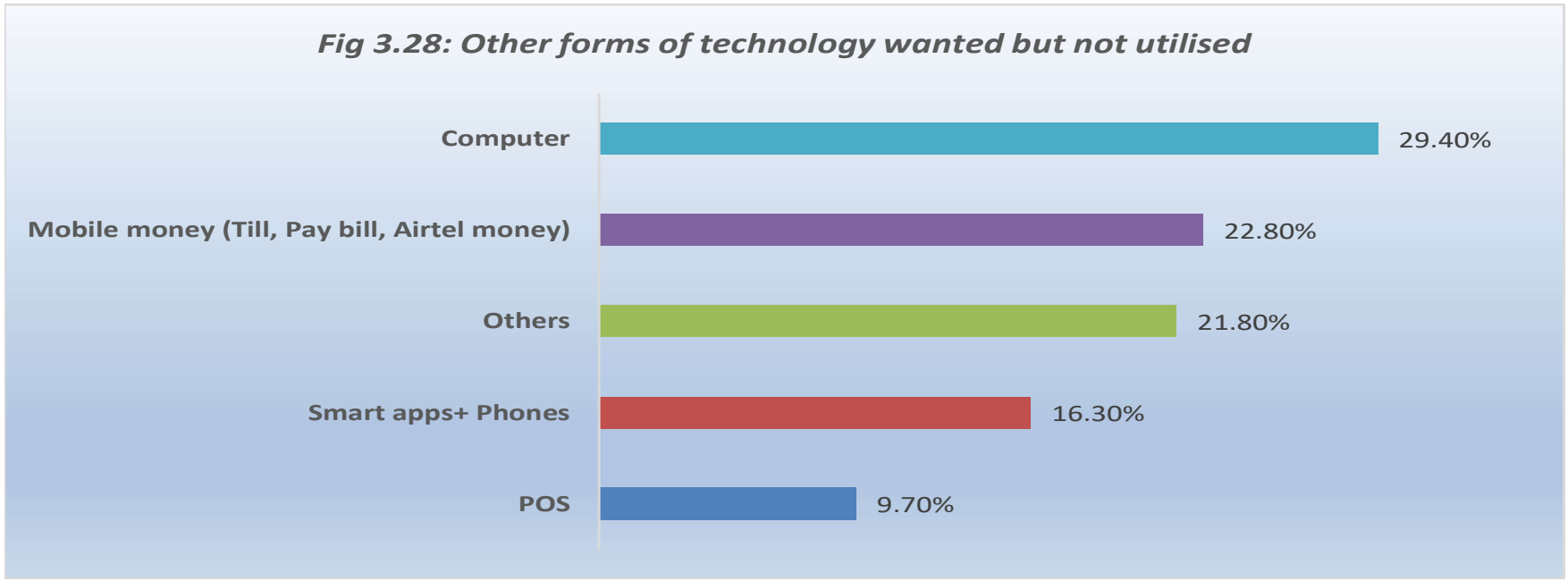
Key findings/learnings contd….

Figure 1: Challenges faced in using technologies



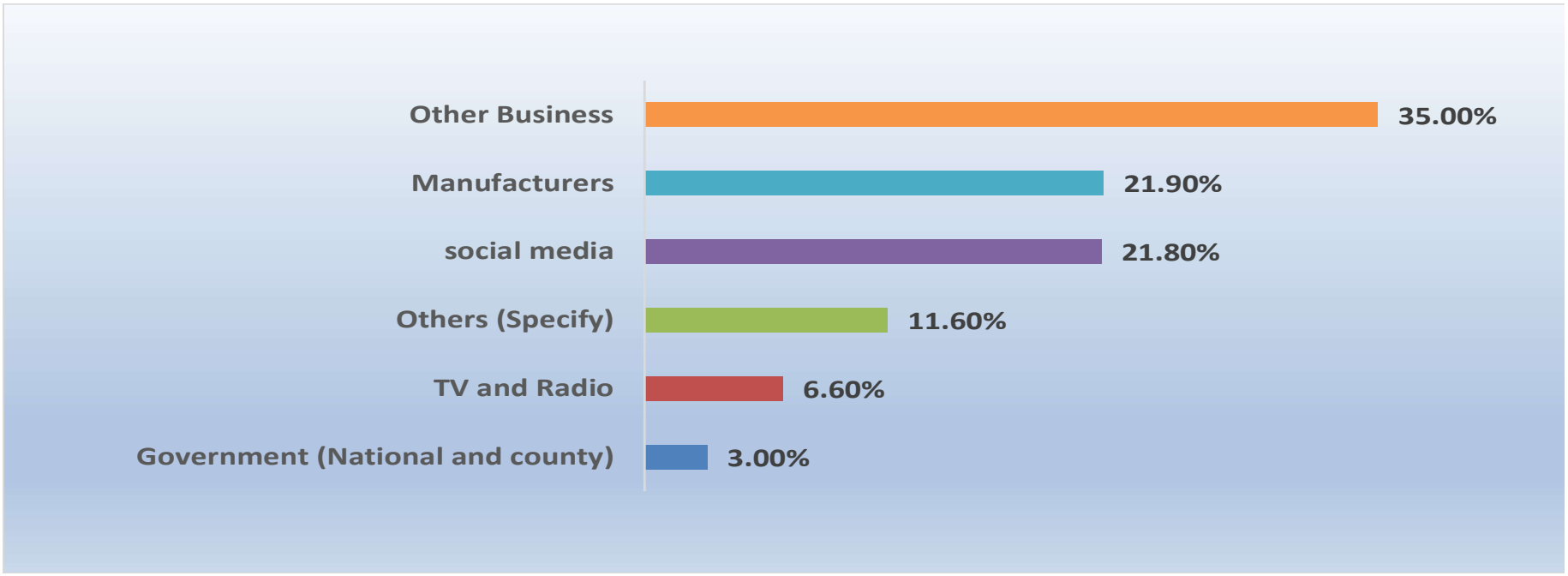
Key findings/learnings contd….

Figure 1: Other forms of technology wanted but not being utilized



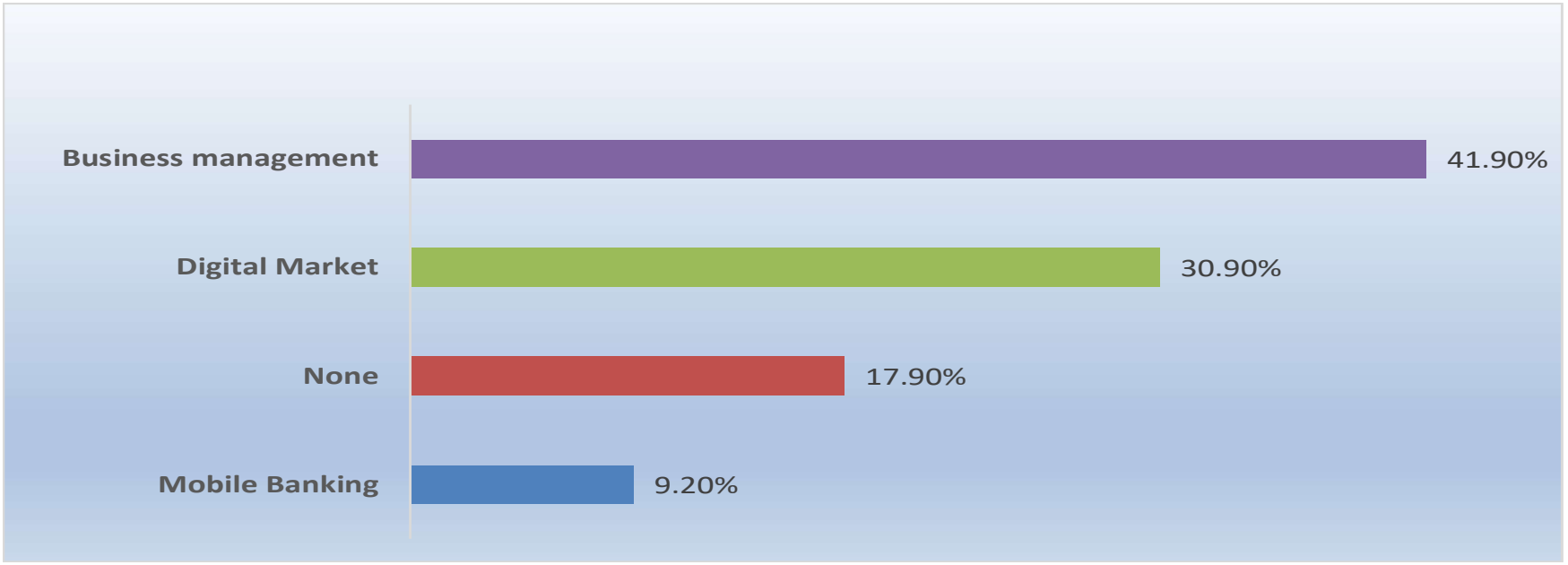
Key findings/learnings contd….

Figure 1: Access to business information



Key findings/learnings contd….

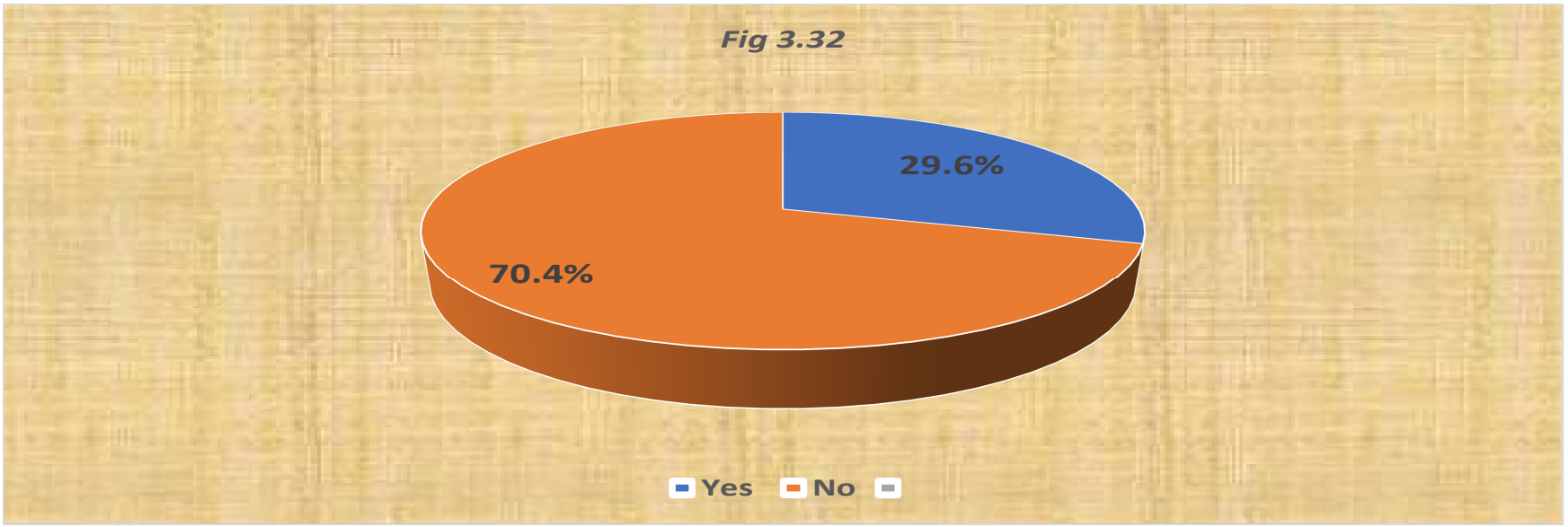
Figure 1: Training needs on IT



Key findings/learnings contd….

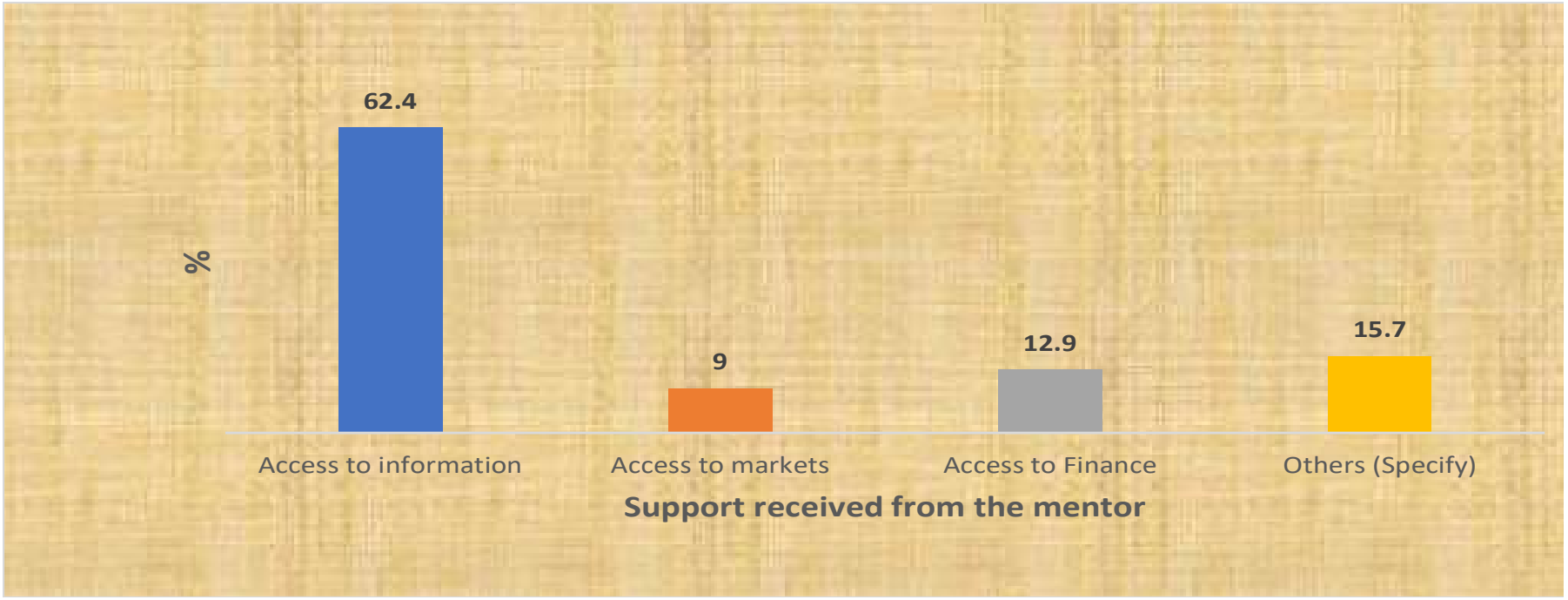
4.7 Mentorship

Figure 1: Presence of business mentor



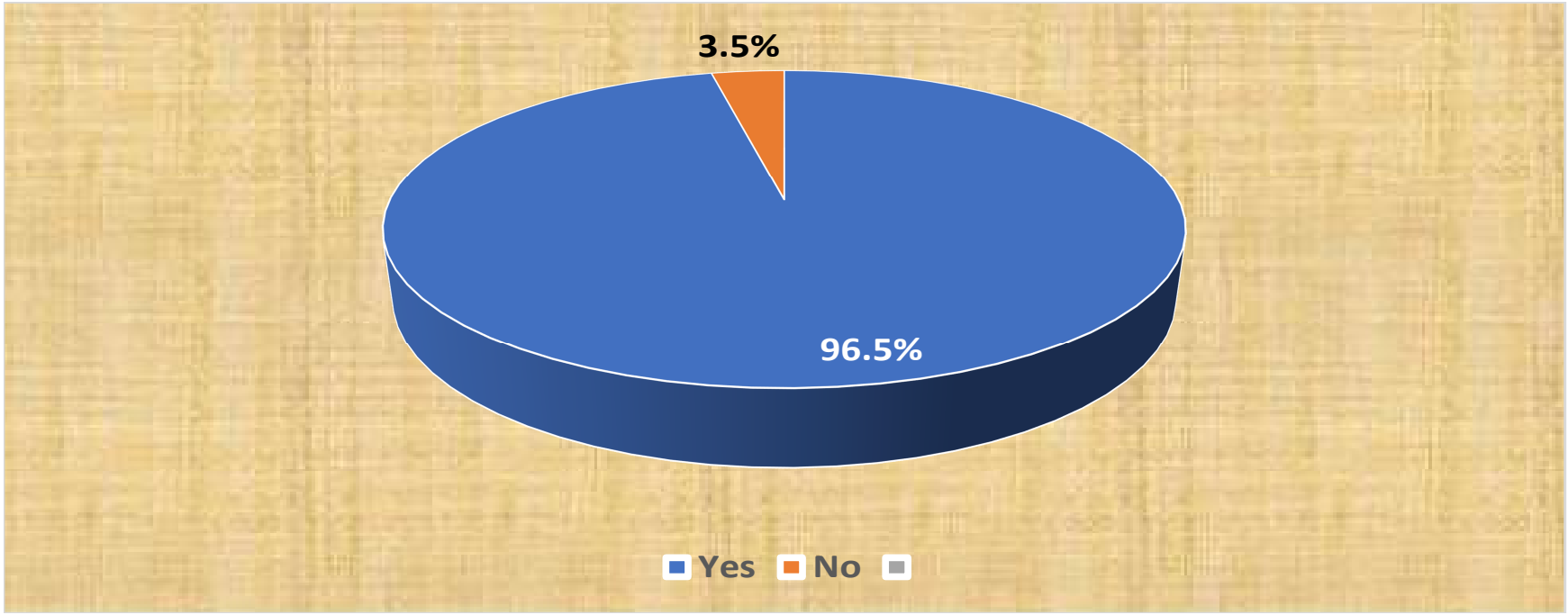
Key findings/learnings contd….

Figure 1: Support received from mentors



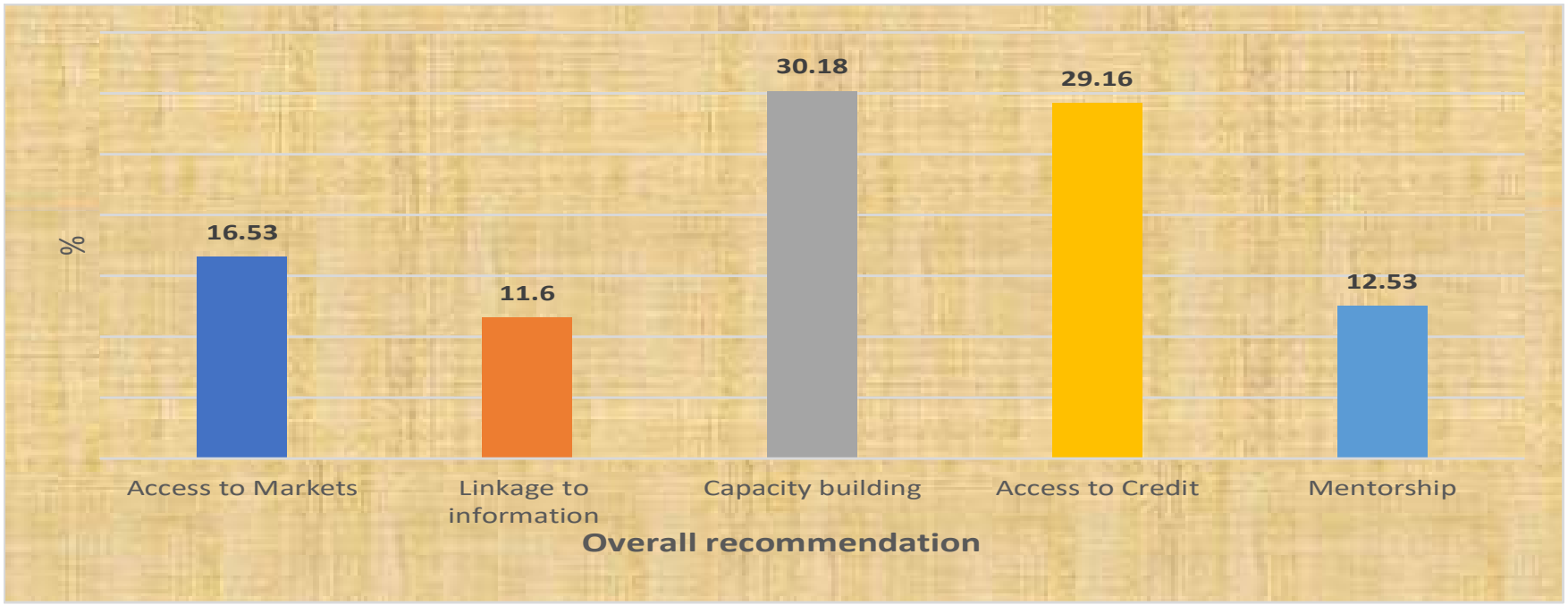
Key findings/learnings contd….

Figure 1: Interest in business mentor



Key findings/learnings contd….

Figure 1: Overall recommendation



5. Impacts / outcomes

- **Demographically,** in all counties, majority of the women interviewed were youthful—between 18 and 35 years—married, and they had only completed a secondary education. Most of their businesses had less than 2 years.
- **Capacity Building:** Majority (65.8%) of them need to be trained on business management practices such as *customer care, book keeping, accounting, business expansion, stock taking, budgeting* etc. Other mentioned areas were access to markets (18.6%) and access to credit (10.2%)
- **Access to Credit:** The main source of loans mentioned was ROSCA/VLSA/table banking (23.7%) followed by Mobile money (15.0%), Bank (14.1%) and MFI (11.9%).
- **Access to Markets and Networks:** About 73.5% had no access to markets outside *their county* while 95% had no access to markets outside the EAC while 96.8% had no access to international markets

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