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**WEEHUB AND TECHNOSERVE INCUBATION PROJECT MEETING.**

**WEBINAR REPORT**

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**&**  
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## Introduction

Cognizant of the fact that there are no Women Business incubation programs, and evidence based information on the contribution of such programs for growing women's businesses and increasing incomes in Kenya, The UON WEE HUB in collaboration with Techno Serve held a meeting with the aim of contributing to the effectiveness of incubation models towards ensuring the growth of women enterprises. The virtual meeting was held on 25<sup>th</sup> November 2021 at 10.am, with an attendance of 15 participants (*see annex 1*). The meeting was moderated by Prof. Wanjiku Kabira, Dr.Agnes Meroka opened the meeting with a prayer. Prof. Kabira then welcomed all the participants and invited them to introduce themselves, thereafter, she called upon Dr. Kitiabi to make her presentation on the kind of incubation models the team was looking for.

### Incubation Centres Models as an Empowerment Tool for Women in Business

Dr. Kitiabi began her presentation by giving an overview of the literature around incubation models. The major findings were that:

- The literature on incubation is driven by the private sector, NGOs, partnerships and governments.
- Incubation has been used to revive depressed economic zones.
- China, USA, South Korea lead in the number of incubators but they only have 5% of the incubators focusing on women. In Africa South Africa, Morocco Mauritius led with the number of incubators, less than 3% of which are focused on women while Kenya is at 0.001%.

Dr. Kitiabi then picked on three WEE focused models, which are common in the literature, then gave a detailed presentation on what is contained in the incubation models. These were:

**a) The M4P SDC WEE Framework also called the Swiss Agency for Development and Corporation M4P Framework**

She noted that this is a five multistage process of a market system focus. They focus on the market, looking for a large scale change, looking for sustainability and addressing the causes not necessarily the symptoms and playing a facilitation role. They have M4P hubs which came out of a research and a discussion led by Jones Linda in 2012 in Canada. It was funded by the Swiss Development Agency. She further revealed that the model has 2 objectives:

- i) To enable women advance and succeed economically
- ii) Enable women act on an economic decisions.

The model seeks to make markets work for poor women and men. This is the most popular model that has been advanced.

**b) WEE Main components of an incubation program or model.**

Developed by World Bank, the model expounds the four components. She observed that the model was much more comprehensive and felt there was need to be trained on this model in partnership with Techno serve in terms of addressing the incubation needs of both WEE Hub and the needs that Techno serve's experience working with women micro enterprises. The model has two main components; access to resources and power agency.

Access to resources depends on access to training, work options and access to money.

Access to power agency depends on self-confidence, making decisions and time.

**c) WEE main components and PSD –WEE Strategic results framework incubation model**

Dr. Kitiabi pointed out strategic framework by World Bank developed in 2014. She said that this is a logical model that lays out pathways of change for a WEE incubation programme. It pays particular attention to measuring household level changes. It includes 3 main components: commonly used in the PSD public

private sector strategic result development framework. Linking the WEE Pathway of change and complementing the SDC agency M4 Framework. The 3 components include:

- i. Reducing poverty and enhancing empowerment
- ii. Enhancing women's access to resources and access and capacity to respond to opportunities (agency)
- iii. Changing market systems through interventions that are gender responsive.

#### **d) WEE main components of the SIDA WEE incubation program/model**

She indicated that the model argues for the elimination of structural gender inequalities in the labor market, reducing women's unpaid work and improving sexual and reproductive health services.

#### **Activities in the models**

- ✓ Access to financial services.
- ✓ Limited working space.
- ✓ Ability to compete in the market.
- ✓ Public speaking.
- ✓ Networking
- ✓ Mentorship programs
- ✓ Skill training to develop their businesses successfully, i.e, booking and personal grooming.
- ✓ Transfer and access to technology.
- ✓ Access to loans.

#### **Best practices**

Dr. Kitiabi further noted that if there was need for benchmarking then women incubators in Africa are in South Africa, Egypt, Morocco and Mauritius. In Asia they are found in South Korea. In North America they are in the USA, Canada and India. Dr. Kitiabi gave an example of the BIC incubator in the USA established by an individual the main purpose was to create jobs for the locals in the area and contribute to the economy. The way they do that is that they have 3 types of incubators in the US: They have mixed use incubators, Incubators that foster technology and incubators that focus on manufacturing, service and other economic sectors.

- Mixed-use incubator
- Incubators to foster technology
- Incubators that focus on manufacturing, services and other economic sectors.

## **Plenary**

#### **Prof. Kabira**

Responding to the presentation, Prof. Kabira commended Dr.Kitiabi for a good presentation. She said that one of salient features of the models was creating jobs which she said was one of our main problems .She emphasized the need to take into account the indicators adding that the hub needed to identify about five indicators and ensure that the incubation is built around those indicators. In her comments She was particular about the activities in each of the models, specifically, she lay emphasis on public speaking as an area that needs to be looked at. However she observed that the models ignore the capacity to make changes because everything does not revolve around an individual it involves other entities.

**Dr. Kitiabi**

Her response to Prof. Kabira's comments were that the models were complete, only that there is need to ensure that the team's intended programs are modelled in such a way that it addresses the issues raised.

**Prof. Kabira**

She was of the view that the hub in partnership with Techno serve could borrow from the various models and develop our Kenyan model. Prof Kabira then invited reactions from the participants on the kind of model the hub would want to have in the broader context of the programme considering the WEE Hub's four clusters. She suggested that if the hub was thinking of incubation, then there was need to build it into the four elements in the broader context of the programme.

**Dr. Meroka.**

She said that she would want to hear from Techno serve since WEE Hub already had an idea of the kind of model they wanted.

**Alice Nderitu (Techno serve)**

She commented Dr. Kitiabi for the incisive presentation and for giving a good background on the different types of incubation models. She pointed out that in all their programming activities through the power of entrepreneurship, they had a goal of reaching at least 50% of women since they deal a lot with agricultural enterprises. This was the first stop and they called it participation. She said that they look at all the issues that hinder women from participating, those that relate to the frameworks addressed by Dr. Kitiabi. In the agricultural sector, specifically the enterprises, they see very low participation especially among women in agribusinesses. Many women participate in the farms but the numbers decline at the middle of the value chain. This she said, was the space they played a lot in the agri SMEs, agri business and in other microenterprises. And therefore the need to encourage women to participate through finding ways of removing the barriers that hinder them from participating in the programme and also retaining them through the programme

She noted that the attrition rate for women in the programme is higher than that of men because of the duty of care where they have to balance running their enterprises and running the families. The model focusses on 3 key areas: defining the benefits that women accrue from their programs and ensuring their performance, maintaining the survival or growth of their businesses. She lay emphasis on lack of training mentioned earlier by Dr. Kitiabi as one of the hindrances to women's participation and little control over spending as well. She said that they help women separate between business finance and personal finances. Further, she echoed Lack of market research to inform product choice mentioned in the SIDA model.

In addition, Alice drew the attention of the participants to poor customer service and poor stock keeping practices, low trust in financial services as issues which created greater vulnerability. She revealed that the financial products offered in the market, are tailored for SMEs but not appropriate for all SMEs and when it comes to women, the barriers are a lot more for them to access. Their work has been to go into those financial institutions, talk to them on how to eliminate those barriers and develop financial products tailored for women. She observed that even when those products are available for women, there was the information asymmetry where information doesn't trickledown to women and their role therefore was to ensure that information asymmetry is minimized by linking women to information. Access to information therefore, becomes a critical pillar to connect the ecosystem, the financier, to the businesses. She noted that in their gala recently, they talked about putting together entrepreneurs and forming business groups, She indicated that that they were on a journey to forming regional groups and immediately, Equity bank said they wanted to meet all those groups. Techno serve had formed the groups already which means that the cost of reaching them had reduced. The group were already trained on self-confidence, trained in business management and customer service. the preparation work was already done and when financial institutions meet these kind of people, selling their product becomes very easy.

She said that they were working with The Kenya Bankers Association so that they could spotlight the challenges faced by women entrepreneurs. Through their voice, they would be able to further advocate for micro enterprises and women enterprises through their umbrella association.

**Prof. Kabira**

She noted that that she was beginning to see training as an area they would have to deal with when thinking of an incubation centre along with Techno serve. She was of the view that there was need to think of the curriculum for the training programme to ensure that it is enough to build the capacity and whose agenda is actually scattered in the other incubation centres.

The other area to be considered is access to resources. This is what is covered in cluster one on government financial inclusion and gender budgeting. She picked on the regional groups as another area that could be built on because there was need to not only think about individual women entrepreneurs but also groups because that is a tool that women have used to build something bigger even with little resources. Groups are also part of collective agency for them to use the energy to open up the market. This she said, was a very rich area and it could be part of the incubation centre. She noted that on issues related to market can be put in as we continue building on it having in mind the 360 women we talked about.

**Alice Nderitu.**

She noted that they had a space of helping women to take advantage of the digital technology through training on digital capability to use that to access loans, markets, information or even mentorship opportunities will help in spreading our wings to support the wider economy that helps support the growth of businesses. That, according to her, was a key pillar they were working on.

**Dr. Kitiabi**

She said that apart from the training on technology, an incubation centre would attract individuals and technological institutions that would be interested in bringing the kind of technology that suits our situation and also enables the tech companies to improve their technology appropriate for the needs of women entrepreneurs. She noted that this would benefit the women and the tech companies. Moreover, the SIDA model in her view, addresses many of the issues raised by Alice, like women's unpaid work.

**Prof Kabira**

She advocated for the inclusion of training on technology to be made part of the training curriculum. Other components could be introduced as well.

**Alice Nderitu**

She was in agreement with Prof. Kabira on the introduction of training on technology to help micro enterprises increase their customer base, or, keep business records for that matter.

**Prof Kabira**

Referring to the kazi mtaani program she wondered whether women know how to use that kind of technology to access the opportunities

**Alice Nderitu**

She was of the view that technology is easy to use only if people are pointed to it that is why training is important.

**Dr. Wakibi**

He observed that from the conversation, women entrepreneurs were not in the picture. He wanted to know how women micro enterprises could be plugged into these kind of interventions to ensure that these technological intervention addresses their needs. He gave an example of how women can be trained on proper record keeping. He lay emphasis on the need to think in terms of the context, to distil the issues that affect the Kenyan woman in The MSME sector. This way, women who have never gotten into business can

begin a micro enterprise and transition to something bigger. He underlined the need for the woman's voice to be heard and for context specific solutions to ensure that women identify with the kind of solutions being put forward.

### **Prof Kabira**

Responding to Dr. Wakibi, she Noted that women are breaking the ceiling in term of technology and there is sufficient evidence to show that women are techy savvy but she said that those were some of the things they would discover as the did the survey which will be the next agenda.

### **Daniel Waigwa (Technoserve)**

Responding to Dr. Wakibi's comments he said that much as their segmentation is at 70% for micro enterprises, 20% for small and 10% for medium, women were at different levels and the need to explore a hybrid approach of engaging and supporting them. He noted that women for example at the micro level, might not need the same strategy as that of women in other categories. A woman at the medium might use a website to market their business but women at the micro level might only use WhatsApp and Facebook to market their businesses.

### **Dr. Kitiabi**

She noted that there is an official name for women running grocery stores. . They could be in the micro small or medium level and emphasized the need to ensure that we have the right definitions. The legal definition includes the mama mboga in the micro. She said that mama mboga had not been left out, that is why she had mentioned earlier that technology gives access to power agency. The incubation programme may require partnering with counties to designate areas for businesses to be done. She also pointed out networking as an aspect that needed to be put into consideration.

### **Prof. Kabira**

She said that there are a number of things to be done in terms of how the incubation centre would look like, the kind of services to be offered. She identified a number of things from the conversation:

The incubation centre will have a training programme that will also take into consideration the different needs, the curriculum would be diverse nature. It will take the interests of the different categories of women e.g training on technology specific to mama mboga. Available data would also be looked at, what the women are using this technology for including the financial access through phones, the level of their access and many other things to help in conceptualizing the program.

1. The brainstorming will help us think about the survey and what information we are looking for.
2. There need to think of the financial support.
3. There is also need to show that women can also develop their own capacity to be able to build their own businesses. Not just small businesses.
4. To document lessons learnt which can be replicated. She suggested having incubation centres in every county so that we have it as a tool.
5. She emphasized the need to look at the literature for instance in South Africa, how it works in order to filter what works for women empowerment. The things that we try and don't work, we drop them and see how we can contribute to initiatives that work for WEE.

### **Dr. Wakibi**

He said that Dr. Kitiabi has spoken on behalf of the micro entrepreneurs.

### **Dr. Kitiabi**

Giving an example of the UK, she pondered over the possibility of having a street closed for business purposes. She then observed that since the incubation center would be created by the team, then the incubation centre will have all those elements.

### **Prof. Kabira**

Borrowing from the experience with CGS, she argued that one of the major problem is the requirements one of them being KRA certification thus the need to talk about policies and regulations that inhibit WEE. She also mentioned the policy advocacy strategy where the implementation strategy on creating the incubation centre will be worked on, She also suggested giving the project a name, a nice name, and having

a partners forum, where relevant people dealing with the, policies, regulations and guidelines would be brought on board. She suggested bringing women in markets like Gikomba whether we can bring them into that kind of a forum where we are able to share some of the information. She suggested that Dr. Kitiabi uses the information generated from the brainstorming to develop some model that carried the interests of the team and see whether she could begin with a two page draft. The draft would look at the objectives and the strategy, with training being a major strategy.

She proposed that a small committee to come up with the structure be formed. This would have the following members:

- i. Dr. Kitiabi.
- ii. Alice Nderitu
- iii. Mrs. Mureithi
- iv. Prof. Kinoti

#### **Dr. Kitiabi**

She requested that the committee are given two weeks to put the draft together. They would use the minutes, the presentations and use the objectives in the MOU and put the structure together on how the incubation should look like including the name and the partnerships.

#### **Prof. Kabira**

She said that Alice would put together the Team from Technoserve. She also indicated that there was need to think about the linkages to the industry with the local or regional market and bringing in people who can offer opportunities for women to go and work in their industries to learn. That, she added could be included as one of the strategies and look at whether the partnership can go to the county governments.

#### **Dr. Kitiabi**

Sought to know if Techno serve would host the meeting and whether Dr. Mbithi could be requested to attend because of the survey.

#### **Alice Nderitu**

She responded in the affirmative.

#### **Prof. Kabira**

Thought the ministry of gender could be involved to cushion against organizational vulnerabilities resulting from dependency on donors and for the government to own the process. She observed that Local private sector initiatives like banks have learnt through the women struggle to have specific packages for women. She thanked Dr. Kitiabi for setting the pace through the presentation. She was of the view that we need to define who an empowered woman entrepreneur is.

### **Presentation on the Sampling strategy**

Dr. Wakibi did the presentation on the sampling strategy. He began by indicating that he had come up with a tentative name for the programme which was **WEE Hub incubation programme for MSMEs**. His rationale for choosing the use programme as opposed to centres, was that this could have a number of centres doing different things.

Dr. Wakibi went on to say that MSMEs contribute to 90%, of the total labour force it contributes to poverty reduction and economic development. He then did a brief definition of some of the terms and noted that the WEE Hub would work with 360 MSMEs in the formal and the informal sector drawn from 15 counties. The counties have been clustered into 12 so one county can be replaced with another. The knowledge generated would be used to scale up the programme.

He was of the opinion that the team would not be limited to 360 enterprises, it was his expectation that the knowledge would be diffused to the neighbors. That, according to him was how the project might end up covering the entire country. He noted that:

- 70% will be micro enterprises
- 20% will be small enterprises

- 10% medium enterprises

The project aimed to grow the MSMEs by 20% 10% and 2% for micro, small and medium enterprises. He outlined the indicators of growth for the project which were to:

- Increase the workforce size
- Increase network
- Diversification
- Increase annual turnover
- Increased capital investment

### **Selection Criteria and Sampling**

**Target-** Women owned businesses both formal and informal individual and groups. On the businesses.

**Sample size-** 360 MSMEs will be enrolled, 24 in each county, 17 micro, 5 small and 2 medium enterprises. This needed to be clarified in the next meeting since Techno serve worked in 8 counties.

**Sampling technique-** Multi stage stratified sampling. Counties, MSEs, random stratification or purposive. This needed to be agreed on. These would be under agribusiness enterprises

**Study design-** Longitudinal study would be used where you have a baseline and then follow ups referred to as waves. There would be feedback after every 5 months. The kind of interventions will be adjusted based on what is experienced for example if we have a curriculum that is not delivering as expected, would be adjusted. This called implementation research. This enriches the intervention especially if it is long term. He proposed a wave after 6 months to monitor progress. Considerations would be made on whether the housing structures for the businesses would be permanent or temporary. The project will run for 2.5 years with 5 months of follow up monitoring.

### **County selection**

Dr. Wakibi indicated they would be working in 12 counties. Counties selection were based on ranking of the following indicators:

- Overall poverty estimates
- Dependency ratio
- Labor force participation rate
- Unemployment rate

Counties that are doing very well in terms of these indicators and also those that are not doing very well would be considered. These indicators were provided by the KNBS and were done per counties. Each county therefore, he said, had 4 rankings and what was done was to get the average for each county. That became the composite index. Then the counties were ranked based on the composite. Based on that, we were able to come up with clusters of four counties. The country was divided into 12. 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 randomly, other factors were considered and 3 other counties were added.

### **Plenary**

#### **Alice Nderitu**

She commended Dr. Wakibi for the presentation and noted that there are counties they had not had a footprint like Wajir where they didn't have current work that is ongoing. On the list she said that they were in Nairobi, Kiambu, Kirinyaga, Kajiado, Nakuru, Kitui,



**Prof Kabira**

She asked the team from Technoserve to list other counties that had a strong presence.

**Alice Nderitu**

She listed Mombasa, Kilifi, Meru, Nyeri and Uasin Gishu and Nyandarua, Machakos. She requested to add Mombasa and Kilifi.

**Dr. Wakibi**

Within the cluster with Wajir were West Pokot, Samburu and Marsabit, Samburu was picked because Technoserve had a project there.

From strata 1 Turkana was picked because Techno Serve had good working groups and good working relationship with the county government.

Vihiga was replaced with Uasin Gishu because Techno Serve had work going on there.

Kisii was replaced with Lamu because Technoserve had a big project there.

Bomet in place of Siaya because Techno serve had good relationships there.

Kilifi was picked because Techno serve had ongoing work there.

Machakos was picked because they have very women groups known for their creativity.

Meru was picked because the good uptake of CGS and high level performance of women groups

Kisumu because Techno serve has ongoing work there.

Nyeri was added because of the high level of AAF utilization

**Prof. Kabira**

She said that there was need for a rationale for selection of counties using the initial indicators that we had. North Eastern is represented by Turkana.

**Dr. Wakibi**

He felt that increasing the number of counties would pose challenges in terms of the sample size

**Alice Nderitu**

She wondered whether equal weight should be given to all counties given that some counties are more challenging than others. She felt that we need to do the business with those counties that are not struggling.

**Prof. Kabira**

She suggested adding another selection criteria to increase the number of micro enterprises in areas where poverty is high.

**Dr. Wakibi**

He noted that in some cultural set ups e.g Lamu variations on the size of businesses owned by women would be expected because of the majority Muslim population.

**Prof. Kabira**

She proposed the broadening of the selection criteria but retaining the sample of 360.

**Way forward**

- i. Dr. Wakibi to prepare a full document to be shared with a bigger group.
- ii. As we select businesses we have to think of those we can work with after Dr. Wakibi has revised the numbers and the selection criteria. The hub could give Techno Serve some of the women to work with
- iii. The incubation model the revision of the criteria for selecting the entrepreneurs and the counties.
- iv. Paul Ngugi, Daniel Waigwa, Dr. Kitiabi and the team doing the model were tasked to work on the key areas in the survey that would go into the questionnaire to be shared in the next meeting and also share with Dr. Wakibi.
- v. Techno Serve to share a revised tool from the conversation, they had already developed one.
- vi. The team to think of having a meeting that will look at the model before finalization of the tools. Because the instrument would capture data for the indicators.

- vii. The next meeting will be held on Tuesday 14<sup>th</sup> Dec 2021 for the presentation of the model. Prof. Ndemo will be invited to give some input into the model. Elizabeth Adongo from the ministry of gender will also be invited for them to own the process.

**Alice**

In her final remarks, she said they had a lot of clarity on the work and looked forward to kicking off the process.

**Closing Remarks**

In her closing remarks, Prof. Kabira thanked the participants and said they would keep in touch for anything that might come up.

The meeting ended at 2.30 pm

**Annex 1: List of Participants**

1. Prof.Wanjiku Kabira.
2. Dr. Agnes Meroka- Mutua.
3. Dr. Samuel Wakibi
4. Dr. Kiti Kitiabi
5. Alice Waweru
6. Ruth Wamuyu
7. Brenda Kemei
8. Catherine Mwangi
9. Rebecca Kuthera
10. Daniel Waigwa
11. Elsie Ngina
12. Rose Marete
13. Paul Ngugi
14. Mary Kanyi
15. Lydiah Kawira.