



# UON WEE HUB NEWSLETTER



MOTTO: Promoting Women's Economic Empowerment through African Women Centered Research, policy change and collaboration with women's organizations, policy makers and other stakeholders.

INITIATIVES FOR WHAT WORKS FOR WOMEN'S ECONOMIC EMPOWERMENT (IWWEE)

## MESSAGE FROM THE UON WEE HUB LEADER



Welcome to our second issue of the University of Nairobi Women's Economic Empowerment (WEE) Hub newsletter. The Hub is happy to continue interacting with you through this quarterly publication.

The Year 2023 began in earnest and the team at the Hub made significant progress in the research process. Since its establishment in September 2020, the Women's Economic Empowerment Program is now halfway in its five years life cycle. The Hub researchers have strived to make the Hub a leader in generating evidence which policy makers and development workers may use to positively influence social economic policies and programs related to WEE. The key areas of focus remain the Government Affirmative Action Funds and Programs; Entrepreneurship, Formal and Informal Employment; Care Economy and Women's Work; and Women's Self-mobilization for WEE. In addition to these thematic areas, we have collaborated with other partners to address other policy issues

related to WEE. This has been done mostly in response to invitations by partners such as the State Department for Gender Affairs; the National Treasury; and the East African Community Department. Moreover, the

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Hub has embraced the rapid response strategy that has guided us to respond to other critical policies related to women's economic empowerment.

In the January to April 2023 quarter, the Hub made considerable progress in the implementation of its research agenda. During this period, some projects concluded their fieldwork, data analysis and processing, and report writing. The Hub also embarked on the dissemination of findings detailed in technical reports, and policy advocacy, using various platforms. One key strategy was dissemination through radio in collaboration with the Kenya Broadcasting Corporation in two phases through which the Hub reached more than twenty million people. Evidence based advocacy work continued to receive a boost from the Networking and Alliance Building for Women's Economic empowerment (NABWEE). We established new partnerships and strengthened existing ones in relation to the Women's Business Incubation Project, which is featured in this issue where individual women's businesses and collectives underwent technology training.

The Hub leadership continues to develop the capacity of our researchers through workshops and training while working with other internal and external experts and stakeholders to fulfil our vision to be thought-leader in producing cutting-edge, innovative, rigorous, and accessible evidence

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through research for impacting policy formulation, implementation and up-scaling for the full realization of women's empowerment.

We are delighted to share these milestones

and hope you too will support our efforts towards the realization of women's economic empowerment.

**Prof Wanjiku Mukabi Kabira,**  
University of Nairobi WEE Hub Leader and  
Director, African Women Studies Centre

## Closing the Gender Gap – One Step at a Time



As we mark the beginning of the second quarter of the year, we reflect upon a poignant quote from the *2021 Global Gender Gap Report*, which illuminates the pressing reality we face. According to this influential report, it is estimated that closing the gender gap

globally will now require 136 years, a disheartening increase from the 99.5 years earlier projected prior to the effects of the COVID-19 pandemic.

Despite such statistics, we must acknowledge and celebrate our collective efforts as advocates of women's empowerment, and the strides we continue to make as the Women's Economic Empowerment Hub. Progress need not be linear but it must be consistent. Our commitment to empowering women economically remains resolute, as we firmly believe that change can and will happen one step at a time.

Through our unwavering dedication, and determination we have witnessed remarkable accomplishments that undoubtedly chip away at the daunting prospect of 136 years, bringing us closer to a more equitable future for women.

I am thrilled to present the second issue of our quarterly newsletter this year, serving as a platform to disseminate our research findings and engage our stakeholders.

I invite you to explore the developments within our ongoing work across four thematic areas: Affirmative Action Funds and Entrepreneurship; women in

Formal and Informal Employment and Women's Economic Empowerment; Childcare and Women's Work; and Women's Movement and Policy Advocacy for Women's Economic Empowerment.

In this issue, you will find updates on the latest happenings on our various projects. We are excited to share the status of our Gender Responsive Budgeting project as well as impressive results achieved through our radio dissemination exercise carried out in collaboration with the National Broadcaster KBC (Kenya Broadcasting Corporation).

Let us remember that  
together we have  
the ability to rewrite  
the Kenyan woman's  
narrative and shape a  
more inclusive future

In addition to these milestones, we are immensely proud to announce that the WEE Hub was honored with the prestigious *Economic and Financial Inclusion Award of the Trailblazer Awards 2023*. This recognition was bestowed upon us by none other than the head of state, President William Ruto and was a heart-warming testament to our impactful strides towards financial inclusivity for women.

We were honored to welcome Ms. Winnie Byanyima, the Executive Director of UNAIDS, whose unwavering dedication to women's empowerment is widely respected. In a truly moving lecture, she shed light on the persistent challenges faced by African countries in their prolonged battle against HIV and AIDS. Let us remember that together we have the ability to rewrite the Kenyan woman's narrative and shape a more inclusive future.

Thank you for being part of our journey, and we look forward to the greater endeavors and achievements that await us in the months ahead.

**Dr. Mary Mbithi**  
Director of Research UoN WEE Hub



## FROM THE DESK OF THE KNOWLEDGE MANAGEMENT COORDINATOR

It gives me immense pleasure to welcome you to the second issue of the University of Nairobi Women's Economic Empowerment Newsletter. As the Knowledge Management

Coordinator, I am excited to share with you the latest developments, insights, and stories from the Women's Economic Empowerment (WEE) Hub of the University of Nairobi (UoN).

The UoN-WEE Hub Newsletter is an initiative that aims to provide a platform for scholars, researchers, practitioners, and policymakers to exchange ideas, experiences, and best practices on how to promote gender equality and women's economic empowerment. Through this Newsletter, we hope to raise awareness, build networks, and foster collaborations that can drive positive change and create a more inclusive and sustainable future for all.

As we continue to navigate the ever-changing landscape of our world, it is crucial that we remain committed to advancing the cause of women's economic empowerment. In this second issue, we have a diverse range of articles that touch on various aspects of women's economic empowerment. We feature articles on women entrepreneurs who are making a difference in their communities, explore the challenges and opportunities of women's participation in the labour market, and examine the role of technology in advancing gender equality. This newsletter is just one of the many ways in which the University of Nairobi is working towards this goal. By sharing knowledge, ideas, and best practices, we hope to create a more inclusive and equitable society where all women have the opportunity to thrive.

As we marked the International Women's Day on 2nd March 2023 at the Kenyatta International Conference Centre (KICC), the UoN-WEE Hub, through the leadership of Prof. Wanjiku Mukabi Kabira, bagged the Trailblazer Award as a recognition of the work

and achievements of the WEE Hub towards the economic and financial inclusion of women and girls through innovation and technology for economic empowerment. The Award was presented by H.E the President of the Republic of Kenya, Dr William Samoei Ruto, and received by Prof. Mary Kinoti, on behalf of the Vice Chancellor, Prof. Stephen Kiama. This recognition highlights the importance of creating more opportunities for women to access financial services and tools that can help them achieve greater financial independence and security.

This Award is a testament to the impact the UoN-WEE Hub has on the lives of women, and it is a reminder of the critical role that innovation and technology can play in advancing gender equality and economic empowerment. The UoN-WEE Hub has demonstrated a commitment to leverage the use of technology and innovation to promote financial inclusion for women. By providing access to resources such as financial education, training, and mentoring, they are helping women build the skills and knowledge needed to manage their finances effectively and make informed financial decisions.

We extend our appreciation to all the contributors, editors, and readers who have made this issue possible. Your continued support and participation are essential in ensuring the success and growth of this platform.

We hope that this newsletter will inspire you to join us in our mission to create a more equitable and prosperous world for women. We encourage you to share your feedback, ideas, and experiences with us and contribute to our efforts to promote knowledge sharing and learning.

### **Dr. Dorothy Njiraine**

Knowledge Management and Communication Coordinator,  
UON WEEHUB and  
Chairperson and Senior Lecturer  
Dept. of Library and Information Science

# UON WEE-HUB GOOGLE CONFERENCE ON IWD

By Emily Owiti



*UoN Vice Chancellor Prof. Kiama officially opens the workshop*

During the celebration of the International Women's Day (IWD) on March 7th, 2023 at the UoN Towers, it emerged that untapped opportunities for technology-based innovations for women entrepreneurs still exist.

The University of Nairobi Women's Economic Empowerment Hub (UoN WEE Hub) and Google Eastern Africa convened a conference to mark the IWD 2023 with the aim of creating awareness of technology-based opportunities and assessing utilization and uptake of technology



*Participants follow the remarks by Prof. Margaret Kobia, Adjunct Professor at the University of Nairobi and Researcher AWSC UoN WEE Hub*

by entrepreneurs. The conference was presided over by the University of Nairobi Vice Chancellor Prof. Stephen Kiama and addressed by Senator Gloria Orwoba, Vice Chairperson of the Senate ICT Committee. The Conference featured keynote speeches, panel discussions on technology and innovations opportunities for gender equality. There was also a 90-minute session on self-promotion through Google's #IamRemarkable workshop that empowers people to celebrate their achievements in the workplace and business.

In his opening remarks Prof. Kiama noted that the Conference aligned with the university's mandate to promote innovation, "We are proud that the UoN WEE Hub, in collaboration with Google, has taken this initiative to support women entrepreneurs to adopt technology thus contribute to bridging the digital gender gap" he said. The UoN's mission exemplifies the aspirations of the Kenyan people and the global community through creation, preservation, integration, transmission and utilization of knowledge through its core innovation and technology.

The Associate Vice Chancellor, Research Innovations and Enterprises, Prof Hutchinson also observed that women are drivers of the national and global agenda for gender equality, working closely with the male allies. "We must collaborate with the male allies in our quest for digital gender equality." These views were echoed by former CS Gender, Prof Margaret Kobia on the need to intensify the work around gender equality. "It will take 100 years to close the gender gap if we move at the same pace and do not leverage the opportunities in innovation and technology," she said, adding that there was need to change structures to support women and girls.

During the #I am remarkable workshop participants were invited to learn the importance of self-promotion in personal and professional life and be equipped with tools to develop the skill to enable them to challenge the social perception about self-promotion. The Google facilitator Farzana revealed that being inclusive improves psychological safety that



*Prof. Kabira gifts Chief Guest Senator Gloria Orwoba*

encourages creativity. The session also sensitized participants to attribute ideas correctly, acknowledge accomplishments, and seek to understand others while examining their biases.

Sen Gloria Orwoba called for action in advocacy in order to strengthen policies that will enable girls and women to benefit from the 90% of job opportunities available on digital platforms. The Senator noted that there are several policies that enable women's participation in the digital space such as data protection policies whose implementation would require partnership and inclusion of women. "Move innovations from boardrooms to the villages and accompany advocacy with action while leveraging digital platforms to create a movement."

A panel on the application of technology in women's businesses to promote gender equality shared opportunities for women to work with both the government and the private sector in technology-based projects. The opportunities shared include using learning management systems to train women on how to manage their businesses, networking and peer mentorship and collaboration using digital tools as well as manage human resource, marketing and financial services.

The panelists also brought out the aspect of technology as an enabler. They pointed out

that laying the fiber optic cables will create job opportunities for technicians to lay the network, the internet connectivity as well as create other network infrastructures and solutions based on Artificial intelligence and robotics. These opportunities call for the need to train women to be part of the team that develops the digital infrastructure noting the disparities and gender imbalance in the technicians currently working that is dominated by men.

Some of the key recommendations made during the conference include: building collaborations between universities and the private sector that encourage more women to get into tech jobs; demystifying aspects of technology such as Artificial intelligence; developing women entrepreneurship hubs to mentor women and enable them to enter into the technology space; engendering policies related to gender-responsive budgeting; feminizing technology development by having more women in the design of digital solutions and technology, Research & Development and promoting participation of girls and women in Science, Technology, Mathematics, and Engineering.

Organizations need to understand the digital profiles of the women as different women require different support levels from highly skilled to those that are barely skilled.

# Training Members of Maono Mothers' Self-Help Women Group, Nyandarua

Emilly Owiti



Maono Mothers' Women Group pose for a photo after a training session

Leaders of the Maono Mothers' Self-Help Group from Nyandarua successfully completed a four-day training on Best Practices in Potato Processing. The University of Nairobi (UoN) Women's Economic Empowerment (WEE) Hub conducted the training in partnership with the Department of Environmental and Biosystems Engineering at the Upper Kabete Campus of the UoN from January 11 to 13, 2023.

This training is part of a series of technical capacity building trainings organized by the Women's Business Incubation (WBI) Project of the UoN WEE Hub which aims to equip women in business with technical skills for value addition to enhance marketability of their produce. The WBI project is a three-year evaluation of how women-focused incubation models contribute to the growth of businesses and enterprises in Kenya.

Through the WBI project, the Hub and its partners aim to incubate 615 individual women-owned

**The training covered technologies on storage; value addition; diversification of their market; branding and packaging; and reduction of production expenses**

enterprises and seventeen women's collectives/group businesses for replication in sixteen counties by 2025. Throughout the Project life cycle, the Hub shall monitor the progress of the businesses based on set impact indicators.

The Maono Women Group is one of the collectives that was identified for incubation under the Project. It was registered in the year 2007 with the aim of achieving socio-economic empowerment of the members and the community. It currently has twenty-

three (23) active members who keenly practice rain-fed potato farming. The reliance on rainfall makes farming seasonal, thus disrupting their incomes and contributing to low earning and high input costs. These challenges have compelled the group to seek interventions that ensure stable production, produce prices and access to markets throughout the year.

The training covered technologies on storage; value addition; diversification of their market; branding and packaging; and reduction of production expenses.



*The women interact with the trainer before the practical session*

The participants were exposed to a variety of potato products such as whole peeled potatoes, wedges, chips (French fries), fortified flour, soup powder and mashed starch which add value to the potatoes and ensure better price. The trainees were also informed of available markets; entry requirements; as well as quality standards and opportunities for financing.

Prof Kabira, the Leader of the WEE Hub said, *“To ensure sustainability, these leaders will train others within the community on the application of the technologies learnt for replication.”*

**Here is what the participants felt about their training:** “I tried to package crisps manually but after a few days they would start getting moisture



*A trainer in a follow up discussion after the practical session*

which meant that I did not preserve them well... I was afraid of being caught by the Kenya Bureau of Standards because I was not certified and quit. However, with this training I am confident that I will be back in business, making quality crisps” said a participant.

“...Markies, a potato variety highly demanded in the country and globally by fast food chains originates from Kenya. The seeds from Nakuru are exported to Egypt and sold to the fast-food chains here in Kenya” Danson, a trainee said.

“We will bring women together and show them how to cook and add spices and we will apply together the technologies we learnt”.

*“To ensure sustainability, these leaders will train others within the community on the application of the technologies learnt for replication.”*



*A trainee displays potato crisps produced during the training*

# Public Lecture by Ms Winnie Byanyima, Executive Director and Under- Secretary-General of the Joint United Nations Programme on HIV/AIDS (UNAIDS)

Maryanne Mbogo

The Executive Director and Under-Secretary-General of the Joint United Nations Programme on HIV/AIDS (UNAIDS), Ms Winnie Byanyima delivered a powerful speech on 8th February 2023, at the University of Nairobi Main Campus. Her audience of close to 250 University of Nairobi (UoN) students, staff and partners included the UoN Vice Chancellor Prof. Stephen Kiama, the former Cabinet Secretary in the Ministry of Public Service, Youth and Gender Affairs Prof. Margaret Kobia and Prof. Wanjiku Kabira, the UoN Women's Economic Empowerment Hub Leader.

The speech highlighted four major forms of inequality African countries are still grappling with today, and which have hindered efforts to combat HIV and AIDS for more than four decades.

The first hurdle she identified is unequal access to health technologies and medicines. She noted that African countries still have to rely on richer countries for the supply of lifesaving antiretrovirals (ARVs). She lamented that current systems place too much emphasis on profits as a reward for scientific innovation for medicines rather than saving lives, hence a grossly unfair system.

Secondly, she pointed out inequalities in the Global Financial System which allow African governments minimal loan financing despite being burdened by debt. In fact, more than 50 percent of African countries today are either in debt distress or at considerable risk of falling into debt distress. They have no reserves to deal with



*Ms. Byanyima addresses the audience during the Public Lecture*

emergencies, therefore, disadvantaging them when trying to respond to AIDS, and exposing them further in the event of another pandemic.

Unequal rights for girls and women was the third form of inequality highlighted. She spoke about gender inequalities driven by factors such as sexual violence and transactional sex rooted in extreme poverty, which make young women and girls highly vulnerable. In Kenya, for instance, statistics show that twenty-six women get infected with HIV every day.

Finally, she expounded on the plight of discriminated groups (gay men, drug users, transgender women, and female sex workers) who face up to thirty-five times higher risk of contracting HIV. These groups typically shy away from health services to avoid stigma and this drastically increases their vulnerability.

Speaking at the event, the UoN Vice Chancellor Prof. Stephen Kiama acknowledged that universities are home to the bulk of the population found to be contracting HIV at alarming rates. According to UNICEF, 35 percent of new infections in



*Ms. Byanyima, Prof. Kiama, Prof Kabira, Prof Kobia and other key guests*

the country are among young people aged between 15 and 24 years. Two-thirds of these are among women.

Prof. Stephen Kiama expressed the institution’s commitment to collaborate with partners, especially those involved in research, in an effort to end inequalities associated with the spread of the virus.

In what has been lauded as a commendable step towards gender equality at the institution, the President of the UoN Students’ Association, Melvin Thogo, announced that the University recently set up a gender desk. This will serve as a female-friendly help desk where female students can report incidents they would otherwise be afraid to report to male officials. She called on other institutions of

higher learning to consider establishing similar help desks for female students.

The work of the WEE Hub in generating cutting edge research towards economic empowerment of women will, no doubt, contribute to addressing these inequalities in Kenya. For instance, findings from the research of the Hub on the Care Economy and WEE can be put to use in addressing inequalities in access to health technologies and medicine which often have a disproportionate impact on women as primary care givers. Similarly, findings from the research of the Hub on Affirmative Action Funds and Entrepreneurship offer valuable lessons which can help reduce the effects of an imbalanced financial system and improve access to financial and investment opportunities for women entrepreneurs.



*The WEE Hub Leader Prof Wanjiku Kabira and Mrs. Katherine Ichoya during the UNAIDS Public Lecture*



*Ms Byanyima and the UoN VC Prof Stephen Kiama arrive at the venue*

# The Vice Chancellor of the University of Nairobi Lauds the Women's Economic Empowerment Hub

Emilly Owiti

The Vice Chancellor of the University of Nairobi (UoN), Prof. Stephen Kiama on March 7, 2023, congratulated the University of Nairobi Women's Economic Empowerment Hub team for driving the women economic empowerment agenda through research and advocacy.



*Prof. Kiama officially hands the award trophy to the UoN WEE Hub leader Prof. Kabira*

The UoN WEE Hub collaborates with partners both in the government and in the private sector, including civil society organizations, to offer skills and training for enterprise management; access to funding; linkages to markets as well as mentors to women entrepreneurs across the country.



*Prof. Kiama and Prof. Kabira enjoy a light moment while celebrating the Hub's achievement*

Prof. Kiama spoke at a meeting convened to congratulate and recognize the work of the UoN WEE Hub towards financial inclusion and economic empowerment. This followed the recognition and award of the efforts of the Hub by H. E. the President of the Republic of Kenya Dr William Samoei Ruto for contribution towards women's financial inclusion



*The WEE Hub team celebrates with the UoN Vice Chancellor Prof. Kiama*

under the category ***Economic and Financial Inclusion for Women and Girls through Innovation and Technology*** of the **Trailblazers Program**. The award was presented at the Trailblazer Awards and Recognition ceremony conducted during the celebration of the International Women's Day at the Kenyatta International Convention Centre on March 2, 2023.

Every year submissions for nominations of individuals and institutions for the Annual Trailblazers Awards and Recognition Programme are made to the Ministry of Public Service, Gender, and Affirmative Action for evaluation, identification, and subsequent award. To be eligible for nomination, the nominees are required to have made an outstanding contribution to the promotion of gender equality and women's empowerment.

During the celebratory meeting attended by the WEE Hub management, researchers and staff, the Vice Chancellor lauded the WEE Hub for the exemplary work done and encouraged the team to share their knowledge and document the success stories from the interventions.

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## The Women Economic Empowerment Hub Stakeholders Discuss Women's Cross-Border Trade

Emilly Owiti



*Busia border point Customs representative presents at the dissemination exercise*

Women informal cross-border traders face disproportionate challenges as compared to their male counterparts. According to a study report released by the University of Nairobi Women's Economic Empowerment Hub (UoN WEE Hub) during a stakeholders' workshop held on December 13th and 14th, 2022 at Farmview Hotel in Busia County, these women form 70% of cross-border traders in Busia County.

The study on *"Assessing what Works in Childcare Provision, Policies, Regulations, Processes and Programs in Promoting Women's Participation in Entrepreneurship for Upscaling and Replication"* was undertaken by the WEE Hub in collaboration



*A woman trader/beneficiary of the childcare facility peruses the research report during the dissemination exercise*

with the Kenya National Bureau of Statistics (KNBS) with a view to investigate participation of women in cross-border trade and identify the challenges they face. The study findings were shared during a two-day dissemination workshop convened by the WEE Hub and attended by national and local stakeholders. The study reported that 66% of the businesswomen fail to open their business on time in the morning or have to close earlier than they should so as to deal with care work. On the other hand, 51% were unable to trade at far away markets, 36% were unable to participate in community and business activities, while 67% reported that lack of childcare significantly affected their profits, yet informal cross-border trade contributes to approximately 40% of GDP in African countries with women being the majority.

This study cites lack of formal jobs as the main reason women cross-border traders opt for informal trade despite the myriad of challenges they face. Some of the challenges are access to credit, insecurity,



*A section of the study findings shared during the dissemination in Busia*

limited knowledge of the laws and regulations governing cross-border trade and limited access to childcare facilities. The study findings are expected to inform the development of a complementary policy on the Simplified Trade Regime (STR) for improved participation of women in cross border trade and to encourage transformation from informal to formal trade. This quasi-experimental designed study incorporated the establishment of a childcare facility in partnership with the Collaborative Centre for Gender and Development (CCGD) at the Busia border town where cross-border women traders take their children as they conduct their businesses.

The Hub conducted baseline surveys in Busia and Namanga border towns targeting mothers, grandmothers, fathers, teenage mothers, survivors of gender-based violence as well as care givers. To measure impact, the Hub monitors the progress of the women's businesses every six months throughout the three-year life cycle of the Project and documents impact attributable to the intervention.

The study recommends that women should pursue sources of financing that do not require collateral such as the Affirmative Action Funds and other related funds; training of cross border women traders on laws and regulations governing cross-border trade; and strengthening the GBV referral pathways. The Workshop was attended by stakeholders from the government, including the Ministry of East Africa Community, the ASALs and Regional Development representatives, the County government, KRA, local administration, civil society, and the Cross Border Women Traders Association (CBWTA) representatives from both Kenya and Uganda.

"My child came to the centre when he was quite small, and doesn't know English, now, he can speak in English, he has learnt to sing songs taught in the day-care, he is well-mannered and even insists on going to church," a beneficiary said during the workshop.

Since the establishment of the facility in August 2021, two hundred and eight (208) children had been registered by December 2022. The UoN WEE Hub uses the research evidence for policy advocacy.

# New Model Women's Enterprise Fund, a Boost for Financial Inclusion

Maryanne Mbogo



*The Cabinet Secretary of the Ministry of Public Service, Gender and Affirmative Action, the Hon. Aisha Jumwa, flanked by women leaders, burst into a dance to celebrate the Trailblazers award*

As the Women's Economic Empowerment Hub celebrates the receipt of a Presidential award in recognition of its efforts towards women's financial inclusion, further good news was announced by the Office of the President regarding a re-modelling of the Women's Enterprise Fund (WEF), which is one of the government's key affirmative action funds.

Top on the list of improvements announced during the International Women's Day celebrations, was a tripling of the amount allocated to the kitty up from KES 4.5 billion a year allocated for the last 15 years to KES 13.5 billion annually. Additional funds are intended to improve the living standards of women and bridge the poverty gap between men and women.

Funds will be borrowed at a rate of 6% which is an increase from 0% previously enjoyed but this is still significantly lower than the rates charged by banks and other financial institutions. Improved turnaround time of only a few hours, as compared to an average processing time of 45 days previously, further improves ease of the application process.

With the official digitization of the process, women can now apply for loans via mobile phone and receive funds through mobile money (Mpesa) as is the case with the Hustler Fund. "It eliminates discrimination and cumbersome paper-based processes," President Ruto said. It further saves women time and costs previously incurred to visit WEF offices to submit and follow up on applications.

The financial intermediaries who were previously used to disburse loans have also been eliminated in a move aimed at reducing the overall cost of lending, as well as boost access for women entrepreneurs. This comes as the WEE Hub continues to conduct entrepreneurship trainings in collaboration with the Women's Enterprise Fund. Various groups under the Hub's Business Incubation Project have undergone training designed to develop their business management capacity.

The training informs women that there are affordable and easily accessible funds available, well within their reach. According to Mrs Rose Marete, coordinator of the WEE Hub's Incubation Project, these funds are ideal for women entrepreneurs because no collateral is required, but it leverages on the social capital of women in groups. Duncan Kereto, one of the entrepreneurship trainers under WEF says that training done prior to the release of funds includes topics such as record keeping, credit and data management, business profitability and saving. In Mr. Kereto's words, "if they don't know how to manage money, they may not be able to pay the loan."

Although the Fund was set up in 2007, many women are unaware of its existence. Ms. Agnes Bene, the chairlady of the Maasai Kajjado Women Dairy Cooperative says the WEE Hub/WEF training of the group was extremely insightful. "We have heard about government funds for women but always believed they are for women in big cities, not us." She added that the group was pleasantly surprised to learn that WEF funds are not particularly difficult to access, not to mention the friendly interest rate.

These improvements to the Women's Enterprise Fund and the training program of the WEE Hub, conducted in collaboration with the Fund, are significant steps towards empowering women entrepreneurs in Kenya. The collaboration serves as an excellent example of how research can be translated into practical solutions for women's enterprises to thrive.



*Dr. Marygoretti Akinyi at KBC Mayienga FM studio during the dissemination exercise*



*Reuben Waswa at KBC INGO FM station during the UoN WEE Hub dissemination exercise*



*UoN WEE Hub team at a workshop to evaluate the dissemination exercise through KBC*

# The WEE Hub Completes Interactive Radio Dissemination of Research Findings

Emilly Owiti

By January 2023 the University of Nairobi (UoN) Women's Economic Empowerment (WEE) Hub reached over twenty-six million listeners through the interactive radio dissemination of its research findings after completing the second phase of the exercise in partnership with the Kenya Broadcasting Corporation.

The Hub entered into a partnership with the national broadcaster through an MoU signed by the UoN Vice Chancellor Prof. Stephen Kiama and the KBC Managing Director Mr Samuel Maina to share through the KBC radio stations research findings from the Hub's projects whose implementation began in 2021. The exercise that took place over a period of four months was conducted in two phases, the first one was from June to August 2022 and the second one from November 2022 to January 2023. The WEE Hub researchers and gender experts engaged the listeners on opportunities for women's economic empowerment.

In the first phase the Hub reached a total of 15.8 million listeners, while in the second phase 11.8 million listeners were reached. The discussions focused on findings related to women's access to credit, formal and informal employment opportunities, gender-responsive budgeting and the budget-making process, as well as the care economy and women's work. The innumerable reasons barring women from accessing credit and the need to create more awareness on the funding opportunities were illuminated by the discussions. The evidence from research, indicating that women faced disproportionate challenges as compared to their counterparts was corroborated by women listeners voicing these challenges.

The interactive discussions took place across thirteen radio stations in twelve indigenous languages as well as in English and Swahili, focusing on the study findings from the WEE Hub priority projects while also featuring two special sessions on topical issues informed by the lessons from the previous dissemination exercise, namely, the proposed Financial inclusion regulation popularly referred to as the Hustler's Fund

In the first phase the Hub reached a total of 15.8 million listeners. while in the second phase 11.8 million listeners were reached.



KMC Coordinator Dr. Njiraine shares during the evaluation workshop

and secondly, access to funding/credit through the Women's Enterprise Fund. The broadcasting stations included English service, Radio Taifa, Ingo, Mayienga, Ngemi, Mwatu, Mwago, Coro, Kitwek, Nosim, Minto, Iftiin and Pwani FM. Findings from the following studies were shared:

**i. Care Economy and Women's Economic Empowerment**

*Assess what Works in Child Care Provision, Policies, Regulations, Processes and Programs in Promoting Women's Participation in Entrepreneurship for Upscaling and Replication: A Case of Busia and Kajiado Cross Border Child Care Facilities*

**ii. Gender Budgeting and Budget Analysis and Women's Economic Empowerment**

*Evaluation of the Annual National Budget Policy Statement and Its Implications on Allocation of Resources to Sectors that Support Childcare & Women's Work*

The process of budgeting was also explained.

**iii. Affirmative Action Funds and Women's Economic Empowerment and AGPO**

*Evaluate what Works with regards to the Four Affirmative Action Funds which are WEF, UWEZO Fund, YEDF and NGAAF, towards Women's Economic Empowerment and Entrepreneurship.*

**iv. Social Protection and Women's Economic Empowerment**

*Evaluate the Lessons that can be Learnt from the Kenya Government's Economic Stimulus Packages on Social Protection Safety Nets for Future Disaster Preparedness for WEE; A Case of Kazi Mtaani and Inua Jamii Programs.*



Emily Owiti of KMC presents the dissemination report at the evaluation workshop

**v. Access to Credit and Women's Economic Empowerment: Credit Guarantee Scheme**

Assessing what Works for Women's Economic Empowerment (WEE) in the Implementation of Kenya's Credit Guarantee Scheme (CGS)

**vi. Access to Funding through Women's Enterprise Fund, and**

**vii. Discussion of the Finance Management (Financial Inclusion Fund) Regulation, 2022 of the Public Finance Management Act No 18 of 2012, proposed by the National Treasury and Economic Planning, popularly known as the Hustler's Fund.**

The dissemination contributed to policy advocacy by making accessible research evidence to women for advocacy and informed public participation. The WEE Hub recommends enhanced sensitization of women and awareness creation on the existing opportunities to improve women's participation in the legislation process on WEE-related areas.

# AWSC UON WEE Hub Bags Financial Inclusion Award, March 2, 2023

Emily Owiti

The International Women's Day is an annual celebration of the social, economic, cultural, and political achievements of women across the world. This year's event themed *DigitALL: Innovation and Technology for Gender Equality* was officiated by H. E. President Dr William Samoei Ruto and held at the KICC Grounds on March 2, 2023. During the event high achieving organizations and individuals in tech leadership were recognized and awarded for their contributions and demonstrated expertise in driving business value.

Under the category of Financial Inclusion H. E. President Dr William Ruto on 2nd March 2023 awarded the University of Nairobi Women's Economic Empowerment Hub in recognition of its contribution towards economic and financial inclusion for women and girls through innovation and technology.



WEE Hub Presidential Award



The IWD Award

The UON WEE Hub, a program of the African Women's Study Centre at the Faculty of Arts was recognized and awarded for its efforts towards women's financial inclusion under the category *Economic and Financial Inclusion for Women and Girls through Innovation and Technology*.

Under the thematic area *Affirmative Action Funds and Women's Entrepreneurship*, the Hub evaluates the Affirmative Action Funds (AAFs) with the aim of generating evidence on what works for women's economic empowerment. It utilizes the evidence generated to inform policy decisions and program interventions that transform the lives of women. Through the AAFs, the WEE Hub is building evidence on what works for these policies to be implemented and upscaled through policy advocacy. The Hub has evaluated the Access to Government Procurement Opportunities and funds such as WEF, UWEZO and YDEF as well as the Kenya Guarantee Scheme. In addition, the Hub is incubating over six hundred individual and collective women's businesses where they are exposed to innovative technology and value addition.

The Hub is honoured and continues to collaborate with its partners to support the quest for economic empowerment for women.

# Women's Economic Forum, Kenya 2023

Maryanne Mbogo



*The High Commissioner for Canada in Kenya Christopher Thorneley addresses the audience at the event*



*WEE Hub, Director Research delivers a speech during Women's Economic Forum 2023*

This year's Women's Economic Forum, Kenya was held on 27th and 28th February and brought together a host of stakeholders from various fields such as research, finance, manufacturing, agriculture, and technology. The participants discussed how strengths from these sectors can be harnessed to achieve the goal captured in the theme of the event: 'Getting Women Involved in Kenya's Economic Recovery.' The event provided an opportunity for participants from these sectors to explore the potential of new and improved partnerships.



*Dr. Agnes Meroka leads a panel discussion during Women's Economic Forum 2023*

The annual event is a networking space that brings together key policy makers and stakeholders to discuss interventions necessary to unlock women's potential.

The Women's Economic Forum, Kenya is a concept first mooted by CRAWN Trust in 2021. The annual event is a networking space that brings together key policy makers and stakeholders to discuss interventions necessary to unlock women's potential. According to Daisy Amdany, the CRAWN Trust Executive Director, it connects women within the 'forgotten middle' which is made up of women who are socially organized but not economically empowered. In Ms Amdany's words, "Women form more than 50% of our country's population. As long as they remain economically marginalized, our economy will not grow."

The Chief Guest was Hon. Aisha Jumwa, Cabinet Secretary, Ministry of Public Service, Affirmative Action, and Gender. She expressed her commitment to partner with CRAWN Trust and other organizations

in creating and implementing strategies towards the economic growth of Kenyan women. She brought the good news that the government has allocated 50% of the fifty billion shillings Hustler Fund kitty to women owned enterprises.

In her keynote address, the WEE Hub Director of Research Dr Mary Mbithi noted that the COVID 19 pandemic widened the gender gap in Kenya and around the world. She quoted a 2021 Global Gender Gap Report published by the World Economic Forum, which estimates that it would take about 135.6 years to close the gender gap globally, up from 99.5 years estimated in 2020 prior to the impact of the COVID -19 pandemic.

Other keynote addresses were made by Daisy Amdany, Executive Director CRAWN Trust, Prof. Judith Waudu, Leader of the Kenyatta University WEE Hub and the Canadian High Commissioner H. E. Christopher Thornely.

The issues that were raised were in alignment with the Priority Agenda for Women's Economic Empowerment of the WEE Hub which provided critical reference points for discussions and conclusions during the event. Agenda No. 1 of the Priority Agenda, which is on the participation of women in the economy and in leadership positions, was debated in relation to advocacy for more women in political leadership. Agenda No. 3, which advocates for improved and effective uptake of existing National Government Affirmative Action Funds, responds to calls to prioritize access to these funds for enhanced women's economic empowerment. Appeals to recognize unpaid care work as a major challenge in economic growth were in response to Agenda No. 11 of the WEE Hub which focuses on Care Economy and Unpaid Care work.

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**With massive developments in the world of technology, the participants also called for better leveraging of the available technologies, innovation, and digitization to accelerate the economic empowerment of women.**

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Participants added that unpaid care work ought to be appreciated as an integral, but often undervalued part of the economy; disproportionately performed by women. This is supported by global figures from the International Labour Organization (ILO) that show women's overall labour market participation is still significantly lower than that of men. In 2022, the gender participation gap in the labour force among adults aged 25 to 54 was 29.2%. Overall, female participation in the labour force stood at 61.4% while male participation stood at 90.6%.

The communique presented at the end of the Forum to Ms Veronica Nduva, Principal Secretary (PS) of the State Department for Gender and Affirmative Action highlighted, among others, recognition, reduction and redistribution of unpaid care and domestic work as essential in realizing the economic growth of women.

Some of the key conclusions made from the discussions were the need for:

- more women in political leadership positions;
- prioritization of access to Affirmative Action Funds for women;
- focus on solutions to address gender-based violence; and
- advocacy for full engagement on the two-thirds gender principle.

With massive developments in the world of technology, the participants also called for better leveraging of the available technologies, innovation, and digitization to accelerate the economic empowerment of women.

# Advocacy on Gender-Responsive Budgeting

Emilly Owiti and Rachael Keeru

The Women's Economic Empowerment (WEE) Hub focuses on producing evidence-based research findings to advocate and influence policies for women's economic empowerment across four thematic areas:

1. Affirmative Action Funds and Entrepreneurship;
2. Women in formal and informal employment and women's economic empowerment;
3. Care economy and Women's work; and
4. Women's movement and policy advocacy for women's economic empowerment.

The project *"Evaluating the National Budget Policy Statements and its Implications on Allocation of Resources to Sectors that Support Childcare and Women's Work,"* is anchored under thematic area three on *Care Economy and Women's Work*. The main goal of this Project is to ensure that the Kenyan budgets at the national, county, and constituency levels are fully pro-WEE through the deliberate allocation of resources towards sectors that directly affect women's economic empowerment. To achieve this the Project has three main objectives:

1. to analyse the extent to which national, county, and constituency budgets create an enabling framework for women to achieve the highest levels of economic empowerment;
2. to influence the national, county, and constituency budgets through analysis and submission of recommendations; and
3. to encourage/challenge the National Treasury and Planning, as well as the Treasuries of County Governments and Constituency Development Fund Boards to adopt pro-WEE benchmarks.

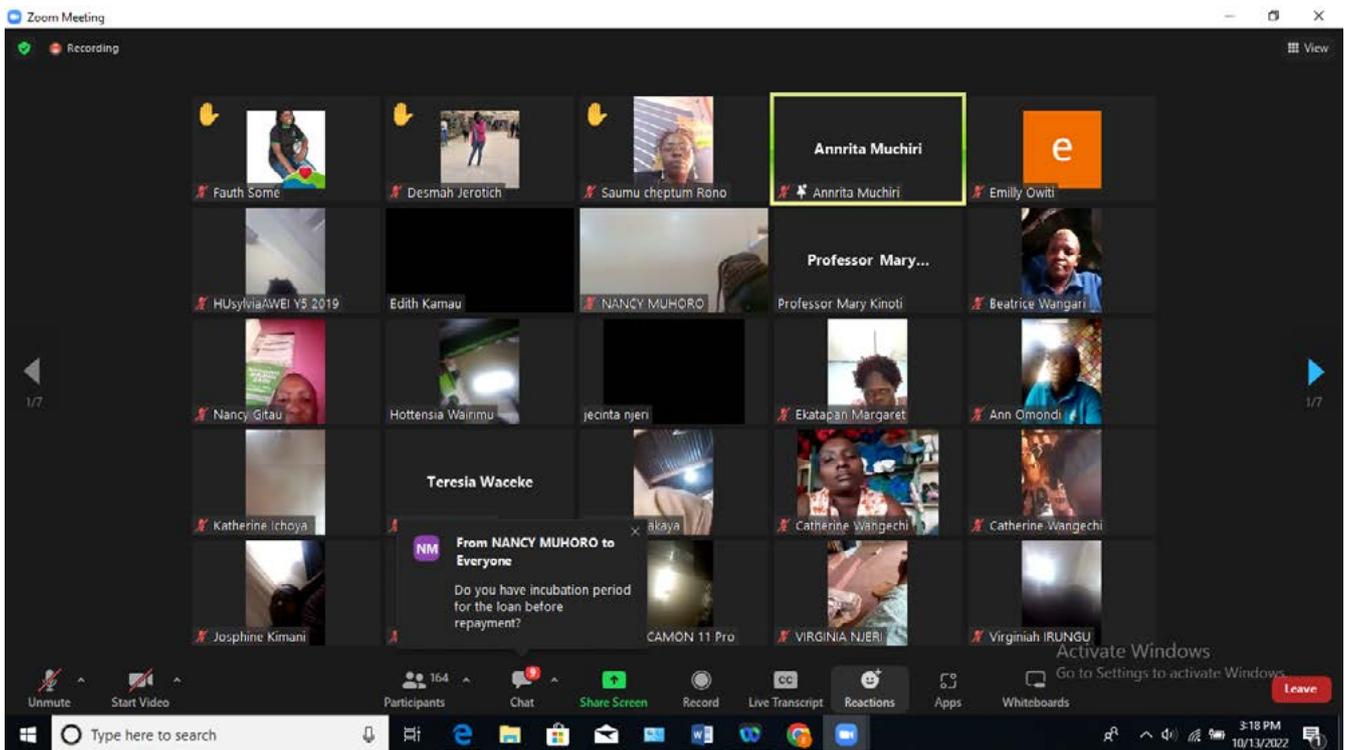
The Project has been hinged on Article 43 of the Constitution on Social Economic Rights. The Article covers major concerns of women, including water and sanitation, health care, food security, education, and social security. These provisions not only safeguard the basic needs and rights of women but also have profound impact on childcare and domestic work that are part of the triple roles of women. The Hub focused on these rights which are also key in impacting the care economy and its contribution to the general economic performance of the Kenyan and African economies.

The Hub has analysed policies and budgets in relation to Article 43 of the Constitution both at the national and county levels as a response to calls for public participation. At national level, the WEE Hub has analysed the 'Budget Policy Statement 2022', the Proposed Budget for the Financial Year 2022/2023 and the Medium-Term Expenditure Plan, the Finance Bill 2022, representations on the estimates of revenue and expenditures for the FY 2022/2023 and the County Additional Allocations Bill 2022. At the county level, the WEE Hub analysed the Busia County Budget Estimates 2022/2023, the

Fiscal Strategy Paper 2022/2023, the Finance Bill 2022, the Kiambu budget estimates 2022, the Siaya Program-Based Budget 2022, the Vihiga Finance Bill 2022, and the Kajiado Finance Bill 2022. Specific recommendations have been submitted to the National Treasury, the Parliament, and county assemblies and some of them have been considered for adoption.

From the analyses of the various budget documents, the Hub has developed policy briefs for advocacy in collaboration with partners and

**In an effort to influence gender responsive budgeting at the regional level, the Hub conducted a comparative analysis of EAC partner states budgets and shared the findings at the National Dialogue Forum.**



*Women entrepreneurs undergo virtual training facilitated by UoN WEE Hub and TechnoServe*

also disseminated the findings to stakeholders through workshops, seminars, policy dialogues and media, among other forums. Through the Kenya Broadcasting indigenous radio channels, the Hub has disseminated key findings from the analyses and, as a result, creating awareness on gender responsive budgeting. Findings of this Project have also been included in the priority agenda which was developed from key findings of the work of the Hub across the four thematic areas and shared with women entrepreneurs to create awareness on WEE. In an effort to influence gender responsive budgeting at the regional level, the Hub conducted a comparative analysis of EAC partner states budgets and shared the findings at the National Dialogue Forum.

A key finding from the analysis indicates that public participation is very weak, and women are hardly involved

in the budget process. In response, the WEE Hub conducted two virtual trainings on Gender Responsive Budgeting, targeting women leaders from all the forty-seven counties to create awareness and improve skills on gender-responsive budgeting, the budget-making process, and how they can effectively engage and give proposals on the National and County Finance Bills. Subsequently, the Hub has established a network at the county level for

dissemination of information on gender responsive budgeting and works closely with the Networking and Alliance Building for Women's Economic Empowerment (NABWEE), an initiative of the WEE Hub.

**A key finding from the analysis indicates that public participation is very weak, and women are hardly involved in the budget process. In response, the WEE Hub conducted two virtual trainings on Gender Responsive Budgeting, targeting women leaders from all the forty-seven counties to create awareness**

# The UoN WEE Hub and the World Bank Credit Guarantee Scheme Mission MSMEs

Emily Owiti and Dr Agnes Meroka



*UoN and KU WEE Hubs after the World Bank Mission on CGS meeting held at the University of Nairobi.*

The World Bank Group invited the University of Nairobi (UoN) Women's Economic Empowerment (WEE) Hub to participate in its mission to support the Credit Guarantee Scheme for MSMEs by backing the "Supporting Access to Finance and Enterprise Recovery (SAFER)" Project.

Together with some other stakeholders, the UoN WEE Hub participated in a breakfast meeting organized to strengthen the initiative aimed at identifying challenges and lessons learnt during the implementation of the Credit Guarantee scheme (CGS). While highlighting the Hub's research findings, the research team provided insights on the implementation and performance of the CGS to enable the World Bank to appreciate the challenges, opportunities, lessons learnt and recommendations regarding the implementation of the CGS through the lens of women's experiences. The meeting took place in March 2023 at a Nairobi hotel.

The instrumental role of the Hub in supporting women's access to the CGS and participation in the mission also provided a platform through which the voices of women beneficiaries of the CGS were heard and experiences were shared.

One of the key strengths identified in the implementation of the CGS, in collaboration with the National Treasury, Implementing Banks, the WEE research team and women entrepreneurs was the creation of a platform where the banks shared information on the implementation and status of CGS and provided the Treasury with regular updates of the research while demystifying government policy to the entrepreneurs.

The work of the WEE Hub with the Treasury and the implementing banks created cooperation between the academic research and the policy implementation, increasing the potential to influence policies and a greater buy-in through the study

findings. The policy advocacy on the inclusion of gender-sensitive provisions in the CGS; the establishment of regulations and law and thereafter continuing with policy advocacy and monitoring of the implementation of CGS has significantly contributed to the promotion of women's economic empowerment.

The major challenges in the implementation of the CGS project were the taxation and formalization of businesses, which includes registration and access to credit; information on the impact of gender norms and their effect on access to funds; and effective business management.

During the meeting, the WEE Hub and stakeholders shared highlights from the study findings and experiences documented from the implementation which include the following:

- i) Challenges in access to credit by women-owned MSMEs, coupled with the market disruptions occasioned by the Covid-19 pandemic that negatively affected businesses and timely repayment of credit. This position is supported by data from the CBK 2020, MSME Survey, which shows that a total of 72,559 MSME loan facilities in the banking industry valued at Ksh234.7 billion were restructured in 2020 as a measure to reduce the impact of the COVID-19 pandemic on MSME borrowers. These constituted 0.6% of total loan accounts and 7.8% of the total value of the gross loan portfolio as of December 2020.
- ii) The private sector networks indicated that few women have access to the CGS. A participant from KEPSA indicated that only one woman within the network had benefited from the scheme. The challenges were caused by non-registration of business, lack of a KRA pin, lack of financial record keeping and requirement of a collateral by banks to secure loans.
- iii) Poor sensitization and access to information on available funds has led to limited access to funds by the women entrepreneurs. The CGS is particularly affected by the issue of moral



*World Bank Group Team Lead Pedro Cerdan and Amanda Devercelli during a recent meeting with the WEE Hub teams at the University of Nairobi*



*Dr. Mary Mbithi presents about the UoN WEE Hub's Work to the World Bank team*

hazards which may affect the marketing of the scheme to the public.

- iv) Gender norms continue to impact women's access to credit. The level of credit that women can access is informed by gender norms that are prevalent in given social contexts. Decisions concerning the use of credit are also influenced by gender norms so that even when women can access credit, how they will use that credit will be influenced by gender norms, and this often results in diversion of credit for family use, thus making repayments difficult.
- v) A needs assessment for women entrepreneurs in the technical sectors such as mining needs to be conducted to reach them with information on access to funds.

The WEE Hub was also invited to hold further discussions with the World Bank on areas of collaboration, given the shared interest of the two organizations in supporting the CGS. This event raised the visibility of the work of the Hub, specifically on the CGS



## **A Tribute To** *A Special Woman Of Substance,* **My Mother, Mrs Mary Assunta Kanyua Kahuria** **And All Other Mothers**

**Dorothy Njiraine**

As we celebrate women's achievements and contributions to society, it is important to recognize the countless sacrifices and arduous work of mothers in raising their children, particularly when faced with additional challenges such as disability. On 28th February, we celebrated my mother's 86th birthday with a special event. My mother, my siblings and I, will always remember the moment when Ms Daisy Amdany, Executive Director of the Community Advocacy and Awareness (CRAWN) Trust, and Dr Agnes Meroka-Mutua, a WEE Hub Researcher led the rest of the womenfolk to recognize and appreciate her during the Women's Economic Forum held at Safari Park Hotel.

And yes, Mrs Mary Assumpta Kanyua Kahuria, wife to the late Mr. Justus Kahuria Wahome is my/our hero. A mother to seven children: Wahome

Kahuria, Wanjiru Njeru, Muthoni Njiraine, Wangechi Kahuria, Micheni Kahuria, Nyawira Kahuria and Wangari Maina, she never accorded extra particular care to me, and equally distributed house chores to all of us regardless of gender.

Fortunately, my mother, Mrs. Mary Assunta Kanyua Kahuria, lived to receive this great recognition before she passed on peacefully on 17th May 2023 and was interred on 26th May 2023. May her soul rest in eternal peace.

My hope is to pass the same way of upbringing and nurturing to my children and the wider society. This encourages me as a woman, and reminds me that we are truly exceptional, in our tireless efforts and unwavering dedication in our quest to improve the status of our families and the community at large.

But the question that always lingers in my mind is how and what really brings the inequalities we daily encounter, why such disparities yet we live and work in the same county, country, region, continent and globally? Does it ever concern you? Often, we conduct research and discuss issues on economic empowerment of girls and women, and yes, we all agree it requires a multifaceted approach that addresses the various barriers and challenges they may face. But promoting access to education, financial inclusion, gender-responsive policies and programs, access to markets and networks, and supportive social norms and attitudes, cannot bridge the gaps for all, as there are far more critical factors beyond all that.

For instance, what and how can we as women help our fellow womenfolk in countries facing diverse calamities such as drought, war, poor governance, and others? Examples of these challenges faced by women in different regions are:

- i. **Middle East and North Africa: Women in this region face challenges in terms of their access to education, economic opportunities, and political participation. They are often excluded from decision-making processes and face significant barriers to entering the workforce. In some of those countries, women are not allowed to drive, own property, or travel without the permission of a male guardian.**
- ii. **Sub-Saharan Africa: In this region, women face challenges related to gender-based violence, limited access to education, and healthcare services. Women in some of these countries are also subject to harmful traditional practices such as female genital mutilation and forced marriages.**

- iii. **South Asia: Women in this region face significant challenges related to gender-based violence, child marriage, and limited access to education and healthcare services. In many countries, women are expected to prioritize their domestic responsibilities over their education and professional pursuits.**
- iv. **Latin America and the Caribbean: Women in this region face challenges related to gender-based violence, economic empowerment, and political participation. Women in some of these countries are also subject to harmful traditional practices, such as child marriage and forced sterilization.**
- v. **Europe and North America: Women in these regions also face challenges, including the gender pay gap, limited representation in senior leadership positions, and gender-based violence.** However, women in these regions also have more legal protections and access to education and healthcare services than in many other parts of the world.

The challenges continue, and so do our struggles. Will our quest be ever achieved?

As I pen-off, I will forever be indebted to Prof. Wanjiku Kabira, UoN-WEE Hub Leader, Ms Daisy Amdany, CRAWN-Trust, and Dr Agnes Meroka-Mutua, WEE Hub researcher for according my mother the platform to be recognized and appreciated during the Women's Economic Forum held at Safari Park Hotel on 28th February 2023. Ahsanteni Sana!

# UPCOMING EVENTS & PUBLICATIONS JUNE-AUGUST

1. Midline study report on the Women's Business Incubation project for individual businesses "Assessing what works in growing women's businesses/enterprises from informal to formal through incubation and the extent to which women-focused incubation models contribute to the growth of enterprises in Kenya"
2. Monitoring study report on the Care Economy study; "Assessing what works in child care provision, policies, regulations, processes and programs in promoting women's participation in entrepreneurship for upscaling and replication."
3. #IamRemarkable Workshop by Google
4. Three-day workshop on the African Feminist Epistemology for Women's Economic Empowerment.
5. Original articles are invited for Volume 8 (special) issue No 1 of Pathways to African Feminism and Development on the theme: Harnessing Women's Knowledge, Experiences and Contribution towards Economic Empowerment and Sustainable Development. Here's the link <https://weehub.uonbi.ac.ke/call-papers-pathways-african-feminism-and-development>





We hope that you enjoyed reading the second issue of our Newsletter on women economic empowerment and that you found it interesting and informative. We would be happy if you would share your thoughts and suggestions with us. If you or your organisation have done some research on women economic empowerment, please let us have the link so that we can publicise it through this Newsletter. Please, contact us through: [weehub@uonbi.ac.ke](mailto:weehub@uonbi.ac.ke)

Here are a few links to recent publications by the University of Nairobi Women's Economic Empowerment Hub:

1. Gender Aware Policy Analysis Guidelines :  
<http://erepository.uonbi.ac.ke/handle/11295/163263>
2. Assessing What Works in Growing Women's Businesses through Incubation:  
<http://erepository.uonbi.ac.ke/handle/11295/163659>
3. Evaluating the effectiveness of Incubating Individual Women's Business for Replication  
<http://erepository.uonbi.ac.ke/handle/11295/163660>
4. Evaluating the effectiveness of Incubating Women's Collectives/Group Businesses for Replication  
<http://erepository.uonbi.ac.ke/handle/11295/163661>

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