

Transforming the care economy through impact investing case study:

Jazza Centre



The Care Economy
Knowledge Hub

the-care-economy-knowledge-hub.org



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FOREWORD

Vital for our society to function, the care economy – domestic work and caring for children, elderly people, and people with disabilities – as it is now, operates as one of the most pervasive structural barriers to women’s economic autonomy and gender equality.

Across the world care work is mostly done by women and girls, who perform three-quarters of unpaid care work. Representing more than 11 percent of total global employment, paid care work is also a significant source of employment, particularly for women. However, these jobs are poorly paid, in positions that fall outside of formal employment structures, and insecure due to ingrained gender and racial biases and the work’s perceived value. The precariousness of paid care work and the unequal distribution of unpaid care work restricts women’s time and mobility, as well as their equal participation in social, economic, and political life. And this dynamic is unlikely to change without collective action. The climate crisis is increasing the demand for care and domestic work globally, while the COVID-19 pandemic generated a [care crisis](#) that exacerbated pre-existing gender inequalities.

Both formal structures and informal structures (norms) hold care economy inequalities in place. Gendered norms also shape national policies on how care work is recognized and valued, and how the responsibilities between families, governments, and the private sector are distributed.

While public investment and policies must be at the core of the solution, a renewed role for the private sector is crucial. Announced as a [commitment at the Generation Equality Forum](#), in 2021 Canada’s International Development Research Centre (IDRC) and the Open Society Foundation’s impact investment arm, the Soros Economic Development Fund (SEDF), launched an [action-oriented research initiative to help Transform the Care Economy through Impact Investing](#) (TCEII). Through this partnership, IDRC continues to build on its commitment to transform the care economy and mobilize finance for gender equality.



Erin Tansey



Catherine Cax



Since its launch, a global consortium of partners has built an [extensive knowledge and evidence base](#) to mobilize capital and impact investment to address the care economy's challenges in emerging markets. The program is now launching a collection of 20 case studies on care economy social innovations and impactful businesses, which complements 59 business profiles and mapping of 165 market-based solutions operating in emerging markets in Latin America, Africa, and Asia. The [TCEI program](#) also involves care-economy businesses incubation and acceleration, research on regulatory frameworks and policies, awareness raising, and industry policy dialogues.

As we witness growing momentum and understanding of the urgency of addressing the care crisis, we hope these case studies on pioneering companies will help advance concrete strategies to move from awareness to action. These case studies help to demonstrate viable and impactful business models, ranging from building social security infrastructure to labor-saving products and services. They offer a unique and nuanced understanding of the businesses' theories of change and impact journeys. The case studies also help to share the lessons these innovators have learned on their pathways to scale, and it is our hope that they will attract more capital into the care economy for deepened impact.

We invite you to read this collection of case studies and engage with them, and the other resources and tools developed by the TCEI program, to mobilize investment into the care economy.

Together we can advance [towards a care society](#) where social innovation, entrepreneurship, and investment can be part of the solution for economic justice globally.

Erin Tansey

Sustainable and Inclusive Economies
Director
International Development Research
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Catherine Cax

Managing Director, Investments
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INTRODUCTION

The care economy consists of paid and unpaid labor and services that support caregiving in all its forms. In Africa, Asia, and Latin America, women spend between 3 to 5 times as many hours on unpaid care and domestic work as men. This represents 80% of a household's total hours devoted to unpaid care work.

Care economy enterprises can help recognize, redistribute, reduce, and reward - also known as the 4 Rs - unpaid and paid care and domestic work in the following ways:



Recognize: Initiatives that increase visibility and recognition of paid and unpaid care and domestic activity as "productive" work that creates real value and contributes to economies and societies.



Redistribute: Services and initiatives that redistribute care work from individuals to public and private sector entities, and redistribute care and domestic work within the household.



Reduce: Products and initiatives that reduce the time spent on and burden of unpaid care and domestic work.



Reward: Products, services, and initiatives that ensure that care and domestic workers are paid fairly and have professional growth potential. This provides them with financial reward and security.

The Care Economy Knowledge Hub - the research pillar of the Transforming the Care Economy Through Impact Investing Program - aims to address the knowledge gap around care businesses by showcasing various business models and creating a resource base for relevant stakeholders. It also aims to raise awareness and increase knowledge of the state of impact-driven care economy business models and attract a broad range of funders to invest in care economy solutions by showcasing opportunities.

A curated set of 20 business case studies, of which this case study is one, has been researched and written between October 2021 and January 2024. The case study businesses were selected out of a set of 165 businesses that were mapped between October 2021 and August 2022, and then a further 59 that were profiled between September 2022 and May 2023. They present a wide variety of different ways in which care work can be recognized, rewarded, reduced, and redistributed, from different sectors and different geographies, from different stages of the growth journey and different business models, from different products and services and different impact pathways. Each case study was

written based on extensive desk-based research, including a literature review; a review of key business documents; a series of deep conversations with founders, CEOs, and key staff; and impact-focused qualitative research with 8 - 15 consumers of business products and services.

Each case study starts with a 1-page executive summary that provides “at a glance” information on the business and Section 1 provides an introduction. Section 2 describes the ecosystem within which the business operates. The business deep dive can be found in Section 3. Section 4 presents an impact deep-dive, including customers’ own experiences of the care economy solution, and a unique set of qualitative impact data. Section 5 outlines the business’s future plans in their look forward.

Shifting attention towards and investment in the care economy is one of the single most important actions that policy makers, investors, and community leaders can take to achieve gender, racial, and climate justice. We hope that these case studies contribute to the much-needed transformation in our economic and social systems.



Rebecca Calder

Principal Investigator, Transforming the Care Economy Through Impact Investing
Co-Founder and Co-CEO, Kore Global

This project is supported by Canada's International Development Research Center, in partnership with the Soros Economic Development Fund at the Open Society Foundations. Building on their track record and commitment to transforming the care economy and mobilizing finance for gender equality, they are jointly supporting this action research program to help transform the care economy through impact focused business and investment. This case study is a joint research product, developed by a consortium led by Kore Global, including Intellectap, Core Woman, Busara, Sagana, and Volta Capital. Copy editing and graphic design were done by Big Blue Communications.

This particular case study should be cited as follows:

Intellectap, Busara Center for Behavioral Economics, Kore Global. (2024). *Transforming the care economy through impact investing: Jazza Centre case study*. Kore Global, International Development Research Centre, and Soros Economic Development Fund.

1 - EXECUTIVE SUMMARY

Jazza Centre is a for-profit social enterprise in Kenya that trains domestic workers, primarily vulnerable young and middle-aged women. It provides them with the skills required to deliver quality domestic services and places them with households and offices. Jazza Centre increases recognition of and rewards domestic workers through skill development and by formalizing employment in 2 ways: i) enrolling domestic workers on its payroll and offering their services to customers, and ii) placing trained domestic workers with households and offices that seek to hire them directly and encouraging them to sign formal employment contracts. The enterprise also redistributes the burden of care work in middle- and upper-income households by providing trained domestic workers. As of December 2023, Jazza Centre has trained 6,736 domestic workers and linked 5,486 domestic workers to decent employment. In 2022, Jazza Centre generated revenue of US\$162,624. The enterprise has 15 full-time and 3 part-time employees.



Jazza Centre at a glance




Established	2013
Country of operations	Kenya
Offerings	The enterprise trains, upsills, and facilitates placements for domestic workers in roles such as professional housekeepers, nannies, cooks, caregivers, gardeners, office refreshment service staff, and cleaners in offices.
Reach	6,736 domestic workers trained, 5,486 domestic workers placed, and 3,400 households and SMEs served (as of December 2023)
Staff	15 full-time employees
Revenue	US\$162,624 (2022)
Investment to date	US\$40,000 in COVID-19 Relief Loan, US\$100,000 in grants
Leadership	Leah Imaita , Co-Founder & Managing Director Joseph Gichunge , Co-Founder & CEO



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2 - ECOSYSTEM

2.1 Kenya statistical snapshot

 <p>Demographic information</p>	<p>Total population (World Bank, 2022): 54 million</p> <p>Female population (World Bank, 2022): 50.43% of total population, i.e. 27 million</p> <p>Urban & rural population (World Bank, 2022): Urban (29%) Rural (71%)</p> <p>Population in different age segments (% of the total population) (World Bank, 2022)</p> <ul style="list-style-type: none"> • 0–14 years (38%) • 15–64 years (59%) • 65 and above (3%)
 <p>Unpaid care work</p>	<p>Proportion of daily time spent on unpaid domestic and care work in urban areas (Oxfam, 2021)</p> <ul style="list-style-type: none"> • Women and girls (5 hours) Men (1 hour) <p>Proportion of daily time spent on unpaid domestic and care work in rural areas (Global Center for Gender Equality, 2022)</p> <ul style="list-style-type: none"> • Household surveys in 2004–2006 in rural Kenya show that women devote nearly 6 times as many hours as men to cleaning the house, preparing meals, fetching water, and collecting firewood.
 <p>Social & economic</p>	<p>Literacy level (Global Gender Gap Report, 2021)</p> <ul style="list-style-type: none"> • Female (78.2%) Males (85%) <p>Poverty (Statista, 2022)</p> <ul style="list-style-type: none"> • 17% of Kenya's total population live in extreme poverty (less than US\$1.9/day), compared with the global poverty rate of 8.9%. In 2022, 7.8 million Kenyans in extreme poverty lived in rural areas, while 1.1 million lived in urban areas. <p>Formal & informal employment (KNBS, 2023)</p> <ul style="list-style-type: none"> • Out of 19.14 million people employed in Kenya, 3.18 million are employed in the formal sector, and 15.96 million are employed in the informal sector. <p>Gender-based violence (Kenya–Demographic and Health Survey, 2014)</p> <ul style="list-style-type: none"> • 45% of women aged 15–49 have experienced physical violence. <p>Gender-based violence (UN Women Kenya, 2014)</p> <ul style="list-style-type: none"> • 40.7% of ever-partnered women aged 15–49 years experienced intimate partner physical and/or sexual violence at least once in their lifetime.



Women's work,
labor, and
entrepreneurship

Labor force participation (*% of total labor force*) ([World Bank](#), 2022)

- Female 49.7% | Male 77%

Unemployment (*% of total labor force*) ([World Bank](#), 2022)

- Total: 5.5%
- Female 5.8% | Male 5.2%

Women entrepreneurship

- Licensed MSMEs ownership: ([Kenya National Bureau of Statistics](#), 2016): Females (32.1%) | Males (47.7%)
- Unlicensed MSME ownership: ([Kenya National Bureau of Statistics](#), 2016): Females (61%) | Males (31.7%)
- Firms with female majority ownership, % of firms: ([Global Gender Gap Report](#), 2021): 47.5%
- Firms with female top managers, % of total firms: ([Global Gender Gap Report](#), 2021): 18.1%

Gender gap index score ([Global Gender Gap Report](#), 2022)

- Total: 0.73 (0=unequal, 1=equal)

Financial inclusion ([Central Bank of Kenya](#), 2019)

- 33.7% of women have bank accounts.

2.2 Context analysis

Macro context in Kenya

Kenya has a total population of 54 million, of which 29% reside in urban areas.¹ Urban Kenya accounts for over 65% of the national GDP.² Rapid urbanization has led to an increase in the number of informal settlements in Kenya's cities and towns. Around 60–80% of urban people (depending on the city) live in informal settlements and lack basic access to water, sanitation, and housing facilities.³ More women than men live in conditions of poverty, and almost 80% of women live either below or near the poverty line in Kenya.⁴

A significant share of women (16%) lack basic literacy skills. In some areas of Kenya, fewer than 20% of girls are enrolled in school. Of the girls enrolled in the first year of school, only 1 in 5 make it to the eighth year.⁵ While 80.8% of girls aged 9–13 years in rural areas attend primary school, only 14.3% enroll in secondary school.⁶ In urban areas, 68.6% of girls complete primary education, but only 27.8% enroll in secondary education.⁷ Only 18% of Kenyan women aged 25 and above have completed secondary education, with close to 49% of the female youth (15–24 years) considered illiterate.

Illiteracy and lack of access to higher education have led to a significant number of women working in the informal sector. While overall unemployment has increased from 2.8% in 2016 to 5.7% in 2020, women are 45% more likely than men to be employed. Close to 37% of Kenya's total female workforce is employed in the informal sector (as of 2019), which is characterized by low and unstable incomes, job insecurity, and lack of access to social protection.⁸ Workers in informal settings are also vulnerable to economic uncertainties.

Since 2000, the average life expectancy at birth has increased by almost 10 years (to age 63 in 2021).⁹ As of 2021, 1.3 million Kenyans were over the age of 65¹⁰ (3% of the total population), and the country had an age dependency ratio of 70.2%.¹¹ By 2050, the elderly population (aged over 65) is expected to reach 5.5 million, comprising an estimated 9.6% of the total population.

Care economy context

Over 2 million people are employed as domestic workers in Kenya.¹² They are typically engaged in home management and responsible for tasks such as childcare, cleaning, cooking, and laundry. Most domestic and care workers do not have access to statutory benefits or social protection due to their status as informal workers, despite labor unions' efforts to integrate them into the formal sector.¹³ Due to the lack of formal employment contracts, domestic and care workers are forced to work long hours, with little to no benefits, and approximately 87% do not have job security.¹⁴ Domestic and care workers also face challenges such as low wages, isolation, denial of leave/rest days, abuse and sexual harassment, and lack of access to any training opportunities. As domestic and childcare work is conducted in private homes, workers have limited avenues to interact with other peers in the industry, which further limits their ability to share information and build support networks. A weak regulatory environment results in unfair employment conditions, employee exploitation, and high turnover rates of domestic and care workers. Caregiving can also impact workers' physical and mental health, leaving little time for self-care.¹⁵ In addition, the quality of care provided in homes may be substandard, due to a lack of economic resources and caregiving knowledge and skills.

Domestic work, especially childcare, is traditionally considered to be the responsibility of women and is accompanied by the perception that such

work does not require formal training. Consequently, there is almost a complete lack of education and professional training for domestic workers. This is especially significant in the context of childcare work, as it can affect the quality of care, which has the potential to influence school readiness, language comprehension, children's behavior,¹⁶ and their broader well-being.

Market opportunity

Many affluent households, especially in Kenya's urban areas, employ domestic workers to take care of their homes, cook meals, and look after their children. However, despite significant demand, the sector remains underdeveloped and unstructured. Furthermore, while a significant number of care workers express a desire for professional training, such opportunities are scarce.¹⁷ There are also very few industry-specific organizations or welfare groups for domestic workers in Kenya. Although the national domestic workers union (Kenya Union of Domestic, Hotels, Educational Institutions, Hospitals, and Allied Workers ([KUDHEIHA](#))) includes domestic workers, it is limited in its ability to reach them as it employs a strategy of door-to-door campaigns, which is looked upon with suspicion by employers and workers.¹⁸

A survey of 1,524 domestic workers in Kenya found that 59% of those surveyed were interested in receiving training in domestic work.¹⁹ Kenya also has extensive legal and administrative provisions, such as the Constitution of 2010, the Labour Relations Act 2007, the ILO Convention

189, and several laws/policies developed by the Ministry of Labour,²⁰ for regulating the domestic work sector in Kenya. These provisions, combined with the demand for professional training, indicate a significant market opportunity. The availability of quality professional training is likely to attract many women into the domestic work sector, as the majority of domestic workers are women.

Studies also show that when domestic workers are trained to become professionals, they command greater respect, receive better salaries, and are able to exercise their labor rights.²¹ Thus, professionalizing the domestic services

industry by providing training and placement services can ensure that women have access to better employment opportunities as professional domestic workers, that employment contracts are signed in accordance with Kenya's labor laws, and that employers meet statutory requirements. There is a significant opportunity for the private sector to help improve the working conditions of domestic workers by providing them with appropriate orientation and skills training and by sensitizing and encouraging them to collectivize to advocate for better livelihoods and improved working conditions.

3 - BUSINESS DEEP DIVE

3.1 Business headline

Jazza Centre trains domestic workers, primarily vulnerable young and middle-aged women, equipping them with the skills required to deliver quality domestic services in households and offices. After the training is completed, the enterprise facilitates placements for domestic workers in roles such as professional housekeepers, nannies, cooks, caregivers, gardeners, service staff, and cleaners for offices. The enterprise does this in 2 ways: i) it employs domestic workers on its payroll and then offers various services to households and offices (payroll management system), and ii) it connects employers seeking to employ domestic workers with trained domestic workers (one-off service model).

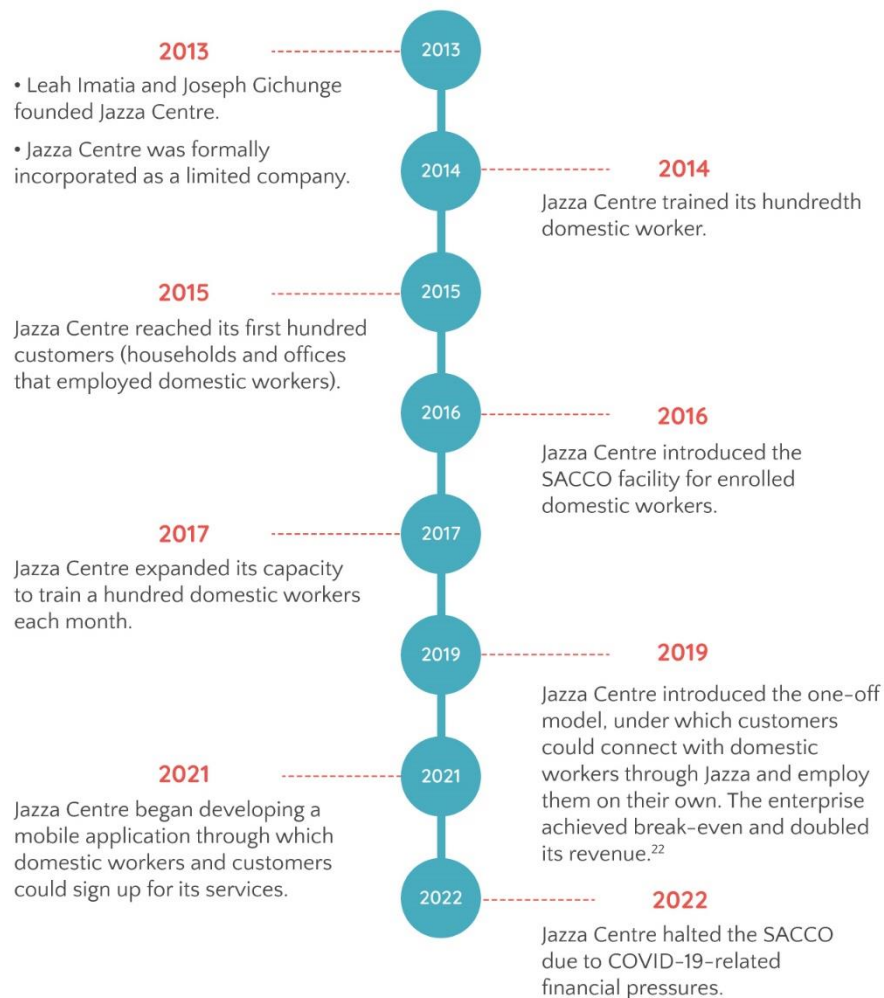
Domestic workers on Jazza Centre's payroll have formal employment contracts with the enterprise. For domestic workers that are placed through its one-off service model, Jazza Centre supports the formalization of the employment process by encouraging employers to sign employment contracts with placed domestic workers, and it also facilitates the signing of such contracts. The enterprise has consistently advocated for domestic workers to receive minimum wages and sign employment contracts to ensure fair working conditions and shares a template of the contract with employers for all workers placed through the one-off model. Such contracts stipulate that workers receive daily/weekly rest, annual leave, minimum wage, have access to a decent work environment and social security benefits, and have a formal period of contract termination. Jazza Centre facilitates better pay for domestic workers as a result of upskilling through training and placements. Jazza Centre also encourages domestic workers to improve their economic well-being through regular savings, and its training program includes modules on financial literacy.

Jazza Centre seeks customer feedback regularly and has made consistent efforts to better understand customers' needs and provide solutions. For instance, in addition to services like cooking, cleaning, and caregiving, the enterprise has introduced gardening services to meet the needs of its household customers. Moreover, Jazza has focused on recruiting personnel with multiple skills to meet diverse customer requirements. For example, it can provide nannies who can drive, if a customer requires their children to be picked up and dropped off along with childcare services. It can also provide care workers who are trained to look after the special needs of the elderly. Such caregivers already possess the technical skills required to administer care (they may be trained in first aid or nursing) and are then trained on soft skills before being placed with Jazza's customers. The enterprise has also introduced a training program in collaboration with a pediatrician to upskill domestic workers, enabling them to care for children with developmental disorders. The enterprise also provides emergency services as well as the option of engaging domestic workers for

short periods. For instance, if a customer needs a nanny immediately, they can utilize Jazza Centre’s emergency services. Or if a customer is traveling to Nairobi and needs a nanny to care for their children during the days of their visit, they can sign up for Jazza Centre’s short-term services. Jazza’s ability to innovate and to continuously examine how it can serve the market in an effective, efficient, and affordable way, has helped the enterprise grow considerably over the years.

Jazza Centre provides flexibility to its customers by providing them with the option of accessing services through its payroll management system as well as its one-off model. Its customer-centricity enables it to ensure that it serves the needs of its customers well. Furthermore, the in-depth nature of its onboarding and training process upskills domestic workers such that they can access better pay and improved job opportunities while also enabling the enterprise to provide domestic workers of a high-caliber to all its customers.

Jazza Centre’s journey²²



3.2 Founder story



Jazza Centre was founded by Leah Imita and Joseph Gichunge in 2013. The co-founders had their first child in 2012 and hired domestic workers to assist with their increased household and childcare responsibilities. However, they soon discovered that many domestic workers did not have any formal training. Through their interactions with domestic workers employed by them, the duo realized that although there was a huge demand for professional domestic services, there was a gap in supply. This led Leah and Joseph to establish Jazza Centre.

Leah completed her B.Sc in Bio-mechanical and Process Engineering in 2009 from the Jomo Kenyatta University of Agriculture and Technology. From 2009 to 2013, Leah held various positions at Kenya's National Bureau of Statistics, as well as BIDCO Oil Refineries Limited. In her role as a Kaizen coordinator at BIDCO Oil Refineries, Leah trained many people on Kaizen techniques²³ and tools, led and evaluated projects, and oversaw change management for people, equipment, and workplaces. Her experiences at BIDCO helped her enhance her people skills, a key requirement while managing a people-focused organization like Jazza Centre. Additionally, she learned how to effectively communicate with and impart skills to people from diverse backgrounds, a skill that has been critical in developing and delivering Jazza Centre's training program. Her experiences have also helped her create processes and structures to increase efficiencies and ensure that teams work collaboratively across the enterprise.

Joseph Gichunge completed his associate's degree from the Kenya School of Professional Studies in 2018. Although Joseph has worked in multiple sales and marketing roles in the fast-moving consumer goods (FMCG) industry across Kenya and Tanzania, he has always had an entrepreneurial bent of mind, engaging in several informal ventures while in school. Thus, while working with several corporations in the FMCG sector from 2006 to 2009, Joseph founded Sikiliza Marketing Services Limited in 2007 to help SMEs with below-the-line activation of sales.²⁴ Joseph is passionate about social enterprises and the impact they

can create, an interest that has served him well as the CEO of Jazza Centre. Moreover, Joseph's experience in sales has helped him develop a marketing strategy for the enterprise and expand to a wider customer base.

While Joseph has worked on building Jazza's presence in the market and acquiring and managing customers, Leah focuses on training, finance, and daily operations. The founders believe that having complementary skills has helped them divide their roles in a way that leverages their strengths and expertise while shouldering the various responsibilities of running an enterprise.

When Leah and Joseph established Jazza Centre in 2013, they were employed with other organizations and juggled the responsibility of laying the groundwork for Jazza Centre with their full-time roles. However, in order to focus on the enterprise, Leah came on board full-time within a few months of founding the company. In 2013, the co-founders hired a team, including trainers that could conduct formal structured training sessions for domestic workers enrolled with Jazza Centre. In 2015, Jazza Centre set up a branch in Kisumu, which operates as an independent franchise. Jazza Centre is experimenting with this scale model to explore if it can set up other similar franchises across Kenya and East Africa.

Although Leah and Joseph originally set up Jazza Centre with the aim of addressing a market gap, as they interacted with more domestic workers, they realized that the enterprise had a far-reaching impact on their lives. The co-founders became convinced that it was not the households and SMEs that were central to their business, but domestic workers. Thus, they began to focus on the various ways in which they could help improve the lives of domestic workers. Over the years, Jazza had consistently received requests for advance payments, loans, and financial assistance from domestic workers to meet their monthly expenses. The enterprise observed that there was limited financial literacy among the domestic workers enrolled in the enterprise. However, the enterprise was not legally qualified to make loans, nor did it wish to enter the financial services industry. At the same time, Jazza had developed a good understanding of the needs of its key stakeholders and wanted to sustainably support them to improve their economic well-being. Thus in 2016, Jazza decided to help domestic workers by creating awareness of the importance of savings in its training programs and providing access to a Savings and Credit Cooperative Organization (SACCO).²⁵ As a result of this initiative, many domestic workers enrolled in the enterprise have been able to save enough to build houses and educate their children. However, the enterprise was forced to halt the SACCO in 2022. COVID-19-related financial pressures led to almost 80% of members wishing to withdraw 3 times the amount of their savings as allowed by the co-operative society by-laws. This made the SACCO unviable. The enterprise refunded members' savings and closed the SACCO. It plans to resume the SACCO once it can put a financially sustainable system in place. Currently, Jazza Centre is engaged in creating a psychosocial support system to address the mental health concerns of domestic workers. It is working to ensure that domestic workers have access to

counselors regularly and is exploring other ways in which it can improve their mental well-being.

Over time, the enterprise realized that there was a growing demand from customers who wished to employ trained domestic workers directly rather than on Jazza's payroll. Thus, in 2019, Jazza introduced the one-off service model. Under this model, Jazza Centre connects customers with trained domestic workers. However, the domestic workers are employed directly by the customer thus giving them more control over their services. Moreover, employing domestic workers directly is more cost-effective, as households do not have to pay a monthly administration fee to Jazza. Although less expensive than the premium payroll management services, the introduction of the one-off service model helped the enterprise break even in 2019.

In order to further increase its reach by training more domestic workers and serving more customers, Jazza Centre began working on a digital solution in 2021. Soon after, Jazza Centre engaged technical experts to begin building a mobile application for its services to reach as many people across the country as possible.



The mission and vision behind setting up Jazza is to primarily create impact, especially for marginalized women, so they can get employment opportunities. We realized we can upskill more people by expanding across the country. Kenya has 47 counties. So we are looking at how we can offer our services in the counties outside of Nairobi. How can we engage more with people that live outside Nairobi?

Joseph Gichunge, Co-Founder & CEO, Jazza Centre



3.3 Business model



Customer
segment

Jazza Centre's customer segments include:

Domestic workers: Jazza Centre caters to domestic workers through its training program and placement service. The training program includes courses on home management, early childhood development and childcare, food production and nutrition, laundry and cleaning, first aid and safety, and gardening and pet care, among others. Domestic workers pay a one-time subsidized admission, training, and placement fee of KES5,000 (US\$35) after they receive their first payment. Domestic workers employed on Jazza's payroll receive statutory benefits such as membership to the National Hospital Insurance Fund (NHIF) and National Social Security Fund (NSSF). The average salary for domestic workers employed through Jazza is KES13,700 per month (US\$96).²⁶

Middle- and high-income households and small and medium enterprises: Jazza Centre provides services such as childcare, elderly care, and care for persons with special needs to middle- and upper-income households with a monthly income greater than US\$840. Jazza Centre also provides staff solutions for SMEs in the form of cleaners, general assistants, secretaries, and administrative assistants. Both households and SMEs pay a one-time registration fee of KES3,500 (US\$24). These services are available through 2 models:

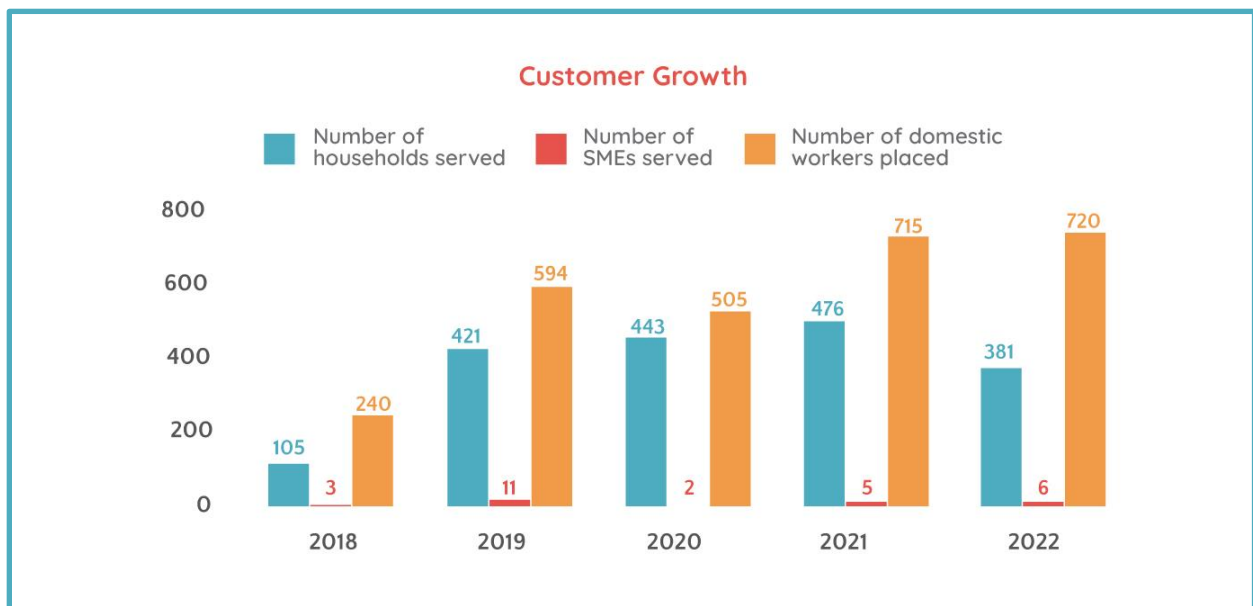
- **The payroll management model:** Jazza Centre employs domestic workers and pays them on behalf of the household or SME, managing functions such as providing uniforms and managing employee records, etc. Jazza Centre receives a fee from households and SMEs to register, train, place, and manage domestic workers. The minimum management fee is KES17,200 (US\$119) and the maximum is KES49,700 (US\$345) per month. The enterprise also manages productivity and performance-related issues and ensures that labor laws (such as the Work Injury Benefit Act) are enforced.
- **The one-off service model:** The enterprise registers, trains and places domestic workers with households or SMEs, who then manage payments and HR matters from then on. Jazza Centre receives a fee of KES15,000 (US\$104) from households and SMEs to register, train, and place domestic workers.

 <p>Value proposition</p>	<p>Jazza Centre offers households flexible options for using its services. The premium payroll management system offers customers the advantage of using its services without having to manage domestic workers. Moreover, Jazza Centre is responsible for the quality of service and for providing replacement domestic workers. The more cost-effective one-off service enables customers to employ domestic workers trained and vetted by Jazza on their own payrolls, thereby giving them more control over how to manage responsibilities.</p> <p>Jazza Centre focuses on upskilling domestic workers so they can command better pay for their services. Moreover, the enterprise signs employment contracts and pays minimum wages and statutory benefits to domestic workers employed on its payroll. It also encourages customers utilizing its one-off placement service to sign employment contracts with domestic workers and pay them fair wages.</p>
 <p>Competitive advantage</p>	<p>Jazza Centre provides a wider range of services as compared to other service providers. The enterprise provides customers with several conveniences, such as emergency services and short-term services. Additionally, it recruits domestic workers with multiple skills, allowing it to fulfill customer needs better. For instance, it can provide nannies who can drive and can therefore care for children and also help customers drop off and pick up their children from school. Finally, Jazza Centre has also started training domestic workers to take on care responsibilities for those with special needs, such as the elderly and children with developmental disabilities.</p>
 <p>Channels & key partnerships</p>	<p>Jazza Centre receives referrals from existing customers. It has also partnered with a pediatrician to provide training on care services for children with developmental disabilities. This partnership is expected to enable Jazza to connect with customers who may require specialized care services.</p>
 <p>Customer relationships</p>	<p>Jazza Centre supports both domestic workers as well as households and offices by informing them about fair employment practices and encouraging formal employment contracts.</p>
 <p>Revenue streams</p>	<p>In 2022 the enterprise earned 38.24% of its revenue from payroll management services, 31.77% from one-off placement services, 12.66% from admission, training, and placement fees paid by domestic workers, 4.86% from registration fees paid by households and SMEs, 5.86% from gardening fees, 6.61% from uniform and other fees.</p>
 <p>Cost structure</p>	<p>Rent and other opex comprise 40% of the enterprise's expenses, while training comprises 21%, personnel 21%, and miscellaneous items such as medical check-ups, vetting process, etc. comprise 21%.</p>

3.4 Jazza Centre’s growth story

3.4.1 Customer growth:

The number of domestic workers placed by the enterprise has gradually increased from 2018 onwards with a CAGR of 31.6% over the last 5 years. The only exception was in 2020 when COVID-19-related restrictions led to a drop in the demand for domestic workers. The restrictions also resulted in a decrease in the number of SMEs served in 2020. Although the number of domestic workers has increased since 2020, the overall number of households served has decreased. This is because the number of domestic workers employed on average by a household or SME has gone up.



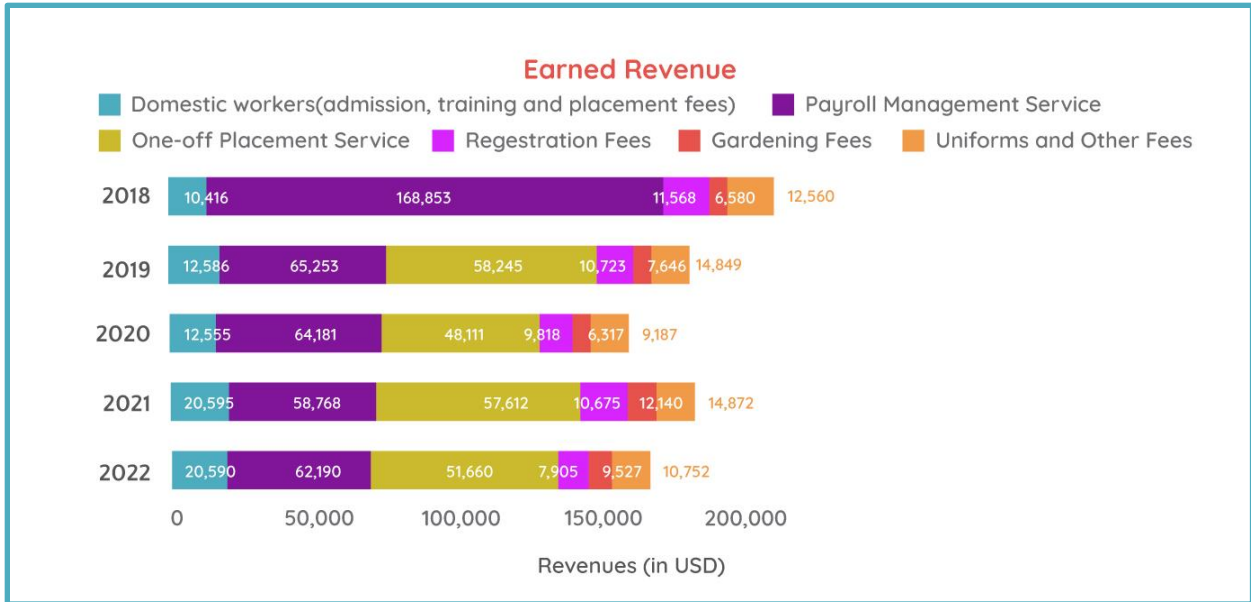
3.4.2 Revenues:

The enterprise receives revenue from sales of services. The CAGR from 2018 to 2022 is - 9.32%. In 2016, Jazza Centre received a US\$100,000 grant from the Elea Foundation which helped the enterprise to improve and increase its training capacity. A part of this grant (US\$30,547) was disbursed in 2018. The enterprise also received funding for its training program by Amart Foundation in 2018, which is reflected in the increased revenues for the year.



3.4.3 Earned revenue:

Overall revenues have fluctuated over the years, reflecting the influence of internal and external factors. For instance, revenues decreased significantly in 2018, as the enterprise focused on changing its business model and introducing the one-off service, and then again in 2020 as a result of COVID-19-related restrictions and economic downturn. As the number of domestic workers trained and placed has grown, so has revenue earned from admission, training, and placement fees. Further, the revenues from the payroll management service and one-off placement service are almost at par with each other (55% and 45% in 2019, 57% and 43% in 2020, 50.5% and 49.5% in 2021, and 52.6% and 47.4% in 2022), indicating that the enterprise will benefit from a continued focus on both revenue streams. Overall earned revenue (excluding grants) is presented in the figure below.



3.4.4 Gross margin:

The gross margins for the enterprise have ranged between 52.89% and 56.36%, dipping by 3% in 2020 as compared to 2019 and 2.53% in 2022 as compared to 2021. The enterprise calculates gross margin by taking into account the costs - related to training material, domestic workers' salaries and wages, trainers' salaries and wages, and food and transport costs - against earned revenue.



3.5 People and governance

Jazza Centre is committed to gender justice and strives to achieve this not only through its service offerings but also through its people and governance structures, practices, and policies.

2X Criteria²⁷

- 1 of the co-founders is a woman.
- 50% of senior management are women.
- 57% of full-time employees are women.
- Services specifically or disproportionately benefit women.
- 80% of customers are women.
- 95% of domestic workers trained and placed are women.

Jazza Centre is a **gender-intentional** business.²⁸

Jazza Centre has 15 full-time and 3 part-time employees. The full-time staff at Jazza includes 2 co-founders, 1 financial officer, 1 business development officer, 2 customer care personnel, 3 trainers, 1 recruitment officer, 1 administrative officer, and 1 fundraising officer, along with 2 gardeners, 1 housekeeper, and 1 driver. The part-time employees consist of 2 trainers and 1 program and fundraising manager. At Jazza Centre, 53% of the full-time employees and 67% of the part-time employees are women. In addition to these employees, the enterprise has employed 20 domestic workers as part of its payroll management model. All domestic workers who are employed through the payroll management model are women. Currently, the enterprise does not have a management or advisory board.

The enterprise has been intentional in building an employee-oriented culture in order to encourage open communications and transparency. The founders have worked to build a transparent collegial environment so that employees are comfortable seeking and providing feedback and discussing their needs. Additionally, the enterprise encourages the professional development of its team and, wherever possible, provides capacity-building opportunities. While recruiting the enterprise looks at the potential employees' commitment to social impact and whether they are a cultural fit for Jazza Centre before looking at skills, as it believes that it is more important to find people that understand the enterprise's mission.

3.6 Support received to date

Jazza Centre has received financial support in the form of grants and a loan. The key items of support received are as follows:

Financial	
Grant funding	In 2016, Jazza received a grant of US\$100,000 from the Elea Foundation . This grant was primarily utilized to acquire and equip an improved training facility as well as purchase better training equipment and employ qualified trainers. As a result, Jazza Centre was able to increase its training capacity from 30 domestic workers per month to 70 domestic workers per month. The grant also helped the enterprise put systems and processes in place especially in the finance and accounting domain by aiding capacity building for Jazza Centre's management team.
COVID-19 Relief Loan	In 2020, the enterprise received a COVID-19 Relief Loan of US\$40,000 from Impact Foundation . This loan was used to fulfill the enterprise's working capital needs and meet day-to-day operational costs.
Non-financial	
The founders have participated in several accelerator programs:	
Sinapis Entrepreneur Academy	Both Leah and Joseph have attended the Sinapis Entrepreneur Academy and Joseph was part of the 2019 cohort of Sinapis fast-track fellows.
Africa Enterprise Challenge Fund (AECF)	Leah has participated in the Road to Growth Program run by the Cherie Blair Foundation for Women as well as the Nkwazi: Scaling Women SMEs program by the Africa Enterprise Challenge Fund (AECF).

**Details of all other investment support received can be found [here](#).*

3.7 Key business drivers and challenges to growth

Jazza Centre has identified business drivers for its growth and also foresees certain challenges to growth.

Key business drivers	
Ecosystem	<ul style="list-style-type: none"> Founders' commitment: The co-founders are extremely passionate about the enterprise and its mission. This has allowed them to persevere despite challenges, especially in accessing resources. Moreover, their commitment has spurred them to constantly seek feedback to better understand their customers, which in turn has led the enterprise to introduce several services and models, such as the one-off model and special needs training, to cater to the various needs of its customers. Ability to respond to the changing needs of the market: The enterprise regularly seeks feedback from households, SMEs, and domestic workers, exploring ways in which it can improve its services and expand its reach. For instance, the enterprise realized that many customers were looking for trained domestic workers but wanted to employ them directly. Taking this changing customer preference into account, it introduced the one-off service model. Experimenting with this new service enabled the enterprise to break even. Similarly, the enterprise is exploring various avenues to increase its reach, such as developing a mobile application, partnering with technical vocational education and training (TVET) institutes, and building a franchise model as a way of leveraging the increasing focus on digital channels and the growing demand for trained domestic workers. Demand for services: There is a growing need for trained domestic workers across Kenya and other countries in East Africa. This is a result of several factors such as increased urbanization, increased earning potential, declining reliance on social support, and increasing need for childcare. This increasing demand has propelled Jazza Centre's growth and also provides future opportunities for growth.
Challenges to growth	
Financial	<ul style="list-style-type: none"> Access to capital: One of the key challenges Jazza Centre faces is the limited availability of capital. The enterprise incurs significant costs for conducting training programs, housing domestic workers during the training program as well as retaining a qualified team of personnel. However, it has to balance these costs with customers' willingness to pay for its services. Charging reasonable rates for its services while maintaining quality standards is a consistent challenge. In order to scale and experiment with various business models, the enterprise requires additional capital. For instance, additional investments would aid Jazza in

	<p>rolling out its mobile application. However, Jazza Centre lacks access to the right networks to connect with potential investors.</p> <p>As the social enterprise business model is not well defined in Kenya, financial institutions such as banks are reluctant to lend to social impact businesses. It has also been difficult for the enterprise to get funding from commercial financial institutions, as the primary consideration of these institutions is profitability. Moreover, the enterprise is reluctant to obtain funds from financial institutions such as banks as they offer loans at high-interest rates or require large collateral. The former increases the cost of capital making it unviable for the enterprise, while the latter entails complex bureaucratic procedures.</p>
<p>Operational</p>	<ul style="list-style-type: none"> • Technology: Jazza Centre does not have an integrated software platform that connects its different departments (HR, training, finance, etc.) to track the progress of onboarded domestic workers. The enterprise is unable to effectively track domestic worker placements, which results in reduced efficiency, as tracking overall performance across departments is a lengthy and difficult process. To address this, Jazza Centre has started investing in building an IT platform that can serve as a backbone for its operations. • Obtaining and retaining talent: The enterprise has found it challenging to retain highly skilled personnel, especially trainers, on a full-time basis due to budget constraints. However, the enterprise provides a collegial work environment and focuses on fulfilling the professional development needs of staff in order to retain talented employees. For instance, the founders have focused on providing employees with 1-on-1 training to improve their skill levels. Moreover, the enterprise tries to provide market-level remuneration wherever possible. • Training: Training domestic workers is expensive. Training resources must be updated frequently based on regulatory authorities' directives and feedback from customers. There are limited publicly available resources to facilitate domestic worker training at a lower cost.
<p>Ecosystem</p>	<ul style="list-style-type: none"> • Resistance to signing formal contracts: During its initial years of operation, Jazza faced resistance from customers to paying fair wages to domestic workers employed through its payroll management services, as well as in signing formal contracts with domestic workers through its one-off services. However, the enterprise has consistently communicated the need for fair wages and formal employment benefits, working to educate and convince its customers. As a result, all of Jazza's payroll management customers pay at least minimum wages, and most customers using its one-off services have signed formal contracts with domestic workers.

- **Lack of decent working conditions:** After its establishment, Jazza noticed a lack of awareness among households about the proper code of conduct for domestic worker employment. Households were unaware of their responsibilities and obligations to domestic workers. Over time, customers have become aware of the need to provide decent working conditions. Moreover, Jazza has worked to inform customers about their responsibilities to domestic workers and has ensured that workers' rights are protected by encouraging customers to sign formal contracts. Furthermore, Jazza has also created an internal conflict resolution team and process for dealing with complaints from households or domestic workers.
- **Resistance to paying minimum wages:** There is a pervasive misconception that women inherently know how to do domestic work and do not require formal training. During its initial years of operations, the enterprise found it difficult to convince households to pay higher salaries for trained domestic workers. Thus, it had to spend a considerable amount of time informing customers about the skill level of its workers, convincing them of the need for higher salaries, as well as negotiating with them. However, there has been a gradual evolution in customers' understanding. There is increasing recognition of the quality of services provided by Jazza, especially through word-of-mouth recommendations, which has helped reduce the amount of time spent by the enterprise on convincing households to pay higher salaries.
- **Competition:** The enterprise faces competition from smaller placement agencies. These competitors do not offer the same level of training as Jazza Centre and thus incur lower training costs, which enables them to offer their services at a lower cost. Additionally, as they offer a smaller range of services, they do not incur the same level of administration expenses and are able to pass on this cost advantage to their customers. Thus, some of Jazza's customers have switched providers.
- **Regulatory challenges:** There is limited enforcement of minimum wage laws and worker welfare laws. This makes it difficult to ensure that households and offices, especially those availing the enterprise's services through the one-off model are conforming to laws and treating domestic workers appropriately. Jazza Centre is part of several associations and industry bodies such as the Social Enterprise Society of Kenya (SESOK) and the Domestic Professionals Association of Kenya (DPAK), through which it actively advocates for the government to enforce existing regulations and enact policies that ensure minimum wages and better working conditions for domestic workers.

4 - IMPACT DEEP DIVE

4.1 The impact theory of change of the enterprise

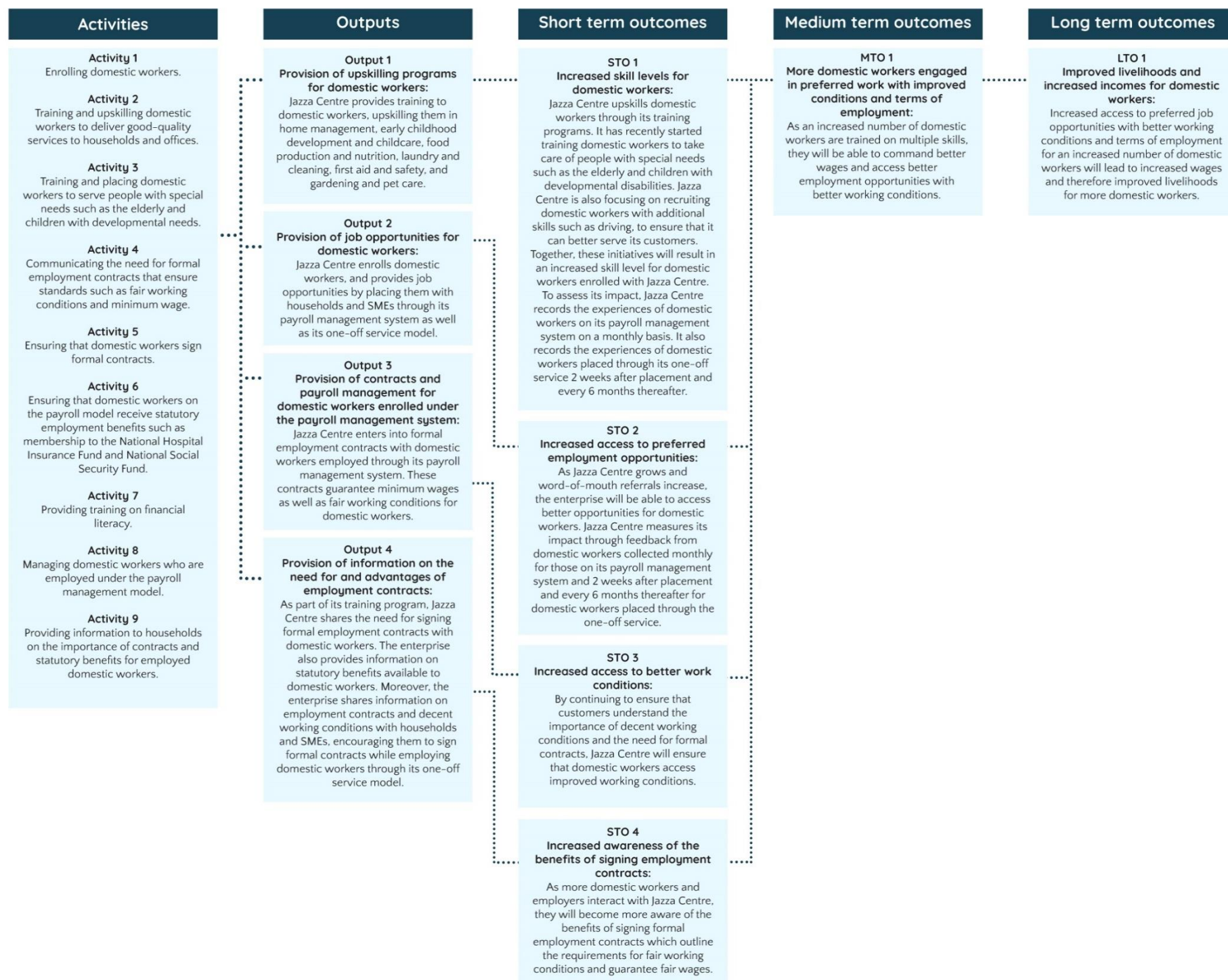
Mission statement

Jazza Centre's mission is to train and empower domestic workers and place them with discerning clientele looking for professional staff to manage domestic work in their homes or at their businesses. The enterprise's vision is to train and provide 10,000 domestic workers with dignified and well-managed employment opportunities across the East African region.

Theory of change

In order to reward domestic workers, Jazza Centre has identified the following theory of change.

Jazza Centre's pathway to rewarding domestic workers by upskilling them and providing them with access to better opportunities





4.2 Current impact and measurement practices

Commercial data

Jazza Centre records information on size, income levels, and requirements for households and SMEs. It also records demographic data for domestic workers, such as age, experience, income, and skill level.

Surveys measuring impact

Jazza Centre monitors the reach and quality of its services through customer satisfaction surveys. Since 2020, these customer satisfaction surveys have been conducted every 6 months. To track the quality of service, Jazza Centre calls domestic workers placed through the payroll management services on a monthly basis to gather feedback. For domestic workers placed through Jazza Centre's one-off service, the enterprise conducts the first phone call 2 weeks after placement, then every 6 months thereafter.

Jazza Centre business impacts *(as per internal measurement system)*

- Number of domestic workers trained: 6,736
- Number of domestic workers placed: 5,485
- Number of households and SMEs served: 3,400
- As per an internal survey (with responses from 98 customers) conducted in August 2023:
 - 84% of customers were satisfied with the communication and responsiveness of the enterprise.
 - 81% of customers were satisfied with the speed of placements.
 - 68% of customers rated the quality of services as satisfactory. The most common areas of concern identified by the remaining respondents included the need for improvement in the skills required by domestic workers, lack of communication from workers when taking leave, limited follow-up by the customer service team following placements, and the time taken to find replacements.

Measurement challenges

1. **Dedicated resources:** The enterprise has recently transitioned to a digital platform for data collection and analytics. However, it needs financial and technical support to build capacity and create systems to increase efficiency. For instance, the enterprise finds it difficult to collect data on when domestic workers report for work and when they clock out. It requires automated systems that can capture such data in real time. It requires a dedicated team that can help with data collection in order to improve impact assessment. The enterprise also requires support to create surveys that can measure improvement in skill and income levels across several years.



2. **Availability of customers:** At times, the enterprise has found it difficult to reach customers to obtain feedback. Customers are often unwilling or unable to provide detailed feedback due to limited time availability.

4.3 Domestic workers' own experiences of the solution

Understanding the social context, emotional needs, preferences, and barriers faced by women trained by Jazza Centre is crucial for potential investors to understand where Jazza Centre excels and where it has room to grow. The following sections provide insights into the foundation of the business's market success and its impact on the lives of domestic workers, with the aim of helping investors make informed investment decisions.

To inform this analysis, the research team conducted 12 in-depth interviews with domestic workers employed by either Jazza Centre or households to gather insights into their lived experiences and realities.²⁹ This section presents the results of the qualitative impact deep dive, starting with a snapshot of the domestic workers, followed by an examination of different types of workers or 'personas', and their journey of working with Jazza Centre. The section concludes with a qualitative overview of Jazza Centre's impact, as experienced by these domestic workers in their daily lives.

4.3.1 Domestic workers' snapshot

Jazza Centre provides comprehensive training and essential skills to domestic workers, enabling them to provide high-quality services in homes and offices. These workers are employed either directly by households and offices or through the Jazza Centre. It is important to note that the interviews for this case study were exclusively with domestic workers employed in households, regardless of whether their employer is the household itself or Jazza Centre.³⁰ Thus, the insights presented in this section specifically reflect the experiences of those working in household settings.

The demographic profile of the women employed by Jazza Centre provides important insights about this specific group. These women are typically aged between 20-58 years, with an average

age of 29 years, and the majority in their 20s. Their educational backgrounds are fairly uniform: over half have completed secondary education, a few have college degrees, and a small minority have primary education.

Among the interviewed women, the majority were single mothers living with their children and other family members. On average, these households consisted of 6 members, with the largest family comprising 9 members. The majority of these families included 1 or 2 children under 18 years old. Approximately half of these families had at least 1 member over 60 years of age, and a few reported having a family member with a physical or mental disability.

All respondents interviewed are employed as professional housekeepers, performing tasks such as cooking,



cleaning, and childcare. The monthly average household income of the domestic workers ranged from 11,500KES (US\$72) to 30,000KES (US\$187).^{31 32} On average, respondents have a household income of 16,500KES (US\$103).

The women interviewed were driven to seek new employment opportunities due to a range of negative experiences in previous jobs, including mistreatment by employers, low pay, delayed salary payments, age discrimination, and challenges due to limited English proficiency. The Jazza Centre emerged as a favorable option for many of these women, largely discovered through word-of-mouth recommendations from family, friends, colleagues, and current Jazza Centre employees. This highlights Jazza's strong reputation and the positive experiences shared by both its employees and service users, playing a key role in attracting new domestic workers.

The majority of respondents reported positive experiences at Jazza Centre. They appreciated receiving their salaries on time, respectful treatment from employers, and generally good relationships at work. The safe, stable working environment provided by Jazza contributed to their sense of security. Additionally, the higher wages offered by Jazza enabled these women to adequately support their families and cover educational expenses for their children, fostering a sense of empowerment.



4.3.2 Domestic workers' personas

The qualitative research revealed 3 distinct domestic worker personas:

- ❖ **The Opportunity Seeker:** This persona represents a young woman entering the workforce, aiming for financial independence from her parents. In her early twenties, she is committed to supporting her mother and siblings.
- ❖ **The Driven Household Manager:** A woman in her mid to late twenties with 2 years of experience as a domestic worker characterizes this persona. She actively seeks better working conditions and timely salary payments. Valuing Jazza Centre's training, she has improved her skills and efficiency in domestic work.
- ❖ **The Family Provider:** This persona, in her early forties, is an experienced domestic worker who joined Jazza Centre for its competitive salaries. As the primary provider for her family, she seeks higher financial compensation and a respectful work environment.

These distinct personas were created through a qualitative understanding of the domestic workers' characteristics, motivations, beliefs, and behaviors. Each persona is descriptive, actionable, and unique reflecting challenges and awareness of the benefits they receive from Jazza Centre. Thus, these personas offer a snapshot into why and how domestic workers choose to affiliate with Jazza Centre. By understanding these nuances, the Jazza Centre team can better tailor their services to resonate with and cater to the domestic workers' needs.

Below is an in-depth examination of these 3 distinct personas.



Jane's Bio

Jane, aged 21, is a dedicated domestic worker skilled in cleaning, housekeeping, and childcare in private homes. Jane started working to support her single mother's efforts to provide for the family. She plays a crucial role in supporting her 2 siblings.

Her journey with the Jazza Centre began with a recommendation from a trusted relative, prompting her to research Jazza further. This relative also assisted in ensuring a smooth onboarding process. Currently, Jane is employed by a household, earning a monthly income of 14,000KES (US\$87). She lives with her employer, occasionally visiting her family. Her employers cover her lodging and meals, underscoring the additional support contributing to her well-being.

Jane Mwende

The Opportunity Seeker

Demographic Information (of the persona she represents)

Age: 20-23 years old

Marital status: Single

Children: Likely to have no children

Education: Has some level of high school education but did not complete it.

Monthly Income: 14,000KES (US\$87)

Last Job: Unemployed

Current job: Equally likely to be employed either by the household or Jazza Centre

Motivation

Jane chose domestic work as her profession, recognizing it as a field that offered her employment opportunities even without a high school diploma. Prior to joining Jazza Centre, she encountered difficulties finding employment due to her young age and inexperience. Her drive to work was fueled by a desire for independence and to financially assist her family, reducing their dependence on her mother.

Jane is pleased with the training at Jazza Centre, which has been particularly beneficial given her limited experience. The training's practical nature has improved her capabilities as a house manager, endowing her with both practical and interpersonal skills. Financially self-sufficient, Jane now manages her expenses, supports her siblings' education, and is saving to start her own business. While she has not yet enrolled in the National Health Insurance Fund (NHIF) and National Social Security Fund (NSSF), she views these as future considerations.

Her proactive approach to seeking opportunities, despite educational limitations, showcases her "opportunity-seeking" mindset. Her resourcefulness and commitment significantly contribute to her family's welfare.

I visited my aunt, and she mentioned a bureau in Runda that provides training and job placements. She gave me their contact number, and I called them. They invited me to visit, so I went there with my aunt. The place was good. They gave me a list of requirements, and subsequently, I attended their training program.

Opportunity Seeker, 23 years old

Jane's perception of the benefits she receives:

- Despite not having a high school diploma, Jane's proactive search for employment showcases her commitment to ensuring her family's financial stability. Her active involvement in funding her siblings' education further highlights her dedication to addressing her family's needs beyond her personal ones.
- Jane's improved earning, post-training at Jazza Centre, has elevated her role in family financial discussions, giving her a significant voice in decisions impacting the family's financial health.
- Jane harbors entrepreneurial aspirations, indicating her forward-thinking mindset and ambition to explore business opportunities beyond her current role.
- Her eagerness to learn and improve, as shown by her positive engagement with Jazza Centre's training program, indicates a focus on self-improvement.



Christine's Bio

Christine, aged 25, is a skilled domestic worker providing cleaning, housekeeping, and childcare services in private homes. As a single mother with 2 children under 18, she joined Jazza to ensure financial support for her family.

Prior to her association with Jazza, Christine was in search of new opportunities, using word-of-mouth and online resources. She learned about Jazza through a friend who was also joining Jazza. Now employed by Jazza, Christine earns a monthly income of approximately 19,250KES (US\$120).

Christine Nafula The Driven Household Manager

Demographic Information (of the persona she represents)

Age: 24-30 years old

Marital status: Single

Children: 2 children both below
18 years

Education: Likely to have
completed high school
education

Monthly Income: 19,250KES
(US\$120)

Last Job: House manager

Current Job: Likely to be
employed by Jazza Centre

Motivation

Christine's introduction to Jazza Centre came via a friend who joined concurrently. Her decision to join was driven by the promise of fair treatment and a reliable salary, addressing past challenges in employment. The benefits of a formal contract, along with health and social insurance, were added bonuses she now appreciates.

Her stable income from Jazza has greatly benefited her children, particularly in ensuring uninterrupted schooling through consistent fee payments. This financial reliability allows her to effectively budget and support her children independently, without depending on her parents.

The training at Jazza Centre has notably improved her cooking, time management, and cleaning skills, improving her efficiency as a house manager. Additionally, psychosocial training has improved her communication with employers, fostering a positive work environment. Christine has also developed a savings habit, encouraged by Jazza's training programs.

Christine exemplifies the 'driven household manager' persona, demonstrating dedication to both personal and professional development.

I found Jazza Centre through a friend. I came with her as she was also joining and started the training until we finished. The clients used to come and interview us and there was one who we agreed with and took me.

Driven Household Manager, 26 years old

Christine's perception of the benefits she receives:

- Having a formal contract for the first time, Christine now understands its benefits, including job security, protection against harassment, and clarity on her annual leave entitlements, all contributing to a better working environment.
- Christine's psychosocial training has fostered a positive self-image and improved her interactions with employers, making her less prone to anger. She has also developed the skill to receive all types of feedback constructively and calmly.
- The notable improvement in Christine's cooking, time management, and cleaning skills, thanks to Jazza Centre's training, underscores her dedication to skill development and her focus on continuous improvement.
- Christine recognizes the importance of having social and health insurance; for instance, NHIF has proven beneficial for her son's medical needs, including hospital visits, during illness.



Teresa's Bio

Teresa, a 47-year-old domestic worker, provides cleaning, general housekeeping, and childcare services in private households. As a single mother of 3 and a grandmother, she is the sole provider for her family, supporting not only her children and grandchild but also her mother living in the village.

Her journey with the Jazza Centre began when a former colleague, who was employed there, introduced her to the organization. Attracted by the promise of competitive pay, Teresa joined, received the training, and secured employment with a household. She has been with this employer for 2 years, earning around 13,750KES (US\$86) per month.

Teresa Wairimu The Family Provider

Demographic Information *(of the persona she represents)*

Age: Above 40 years

Marital status: Single mother

Children: 3 children, 1 grandchild

Education: Likely to have completed primary school

Monthly Income: 13,750KES (US\$86)

Last Job: House manager

Current Job: Likely to be employed by the household

Motivation

Previously, Teresa worked as a home manager but resigned due to low wages and her limited English proficiency. After a period of unemployment, where she relied mainly on word-of-mouth for job opportunities, she sought a role that offered a competitive salary to support her extensive family responsibilities. However, she often faced low-paying jobs or age restrictions.

Upon learning about Jazza Centre from a former colleague, Teresa was impressed by its non-discriminatory policies and the competitive salary offered. Since joining Jazza, she has valued the respectful treatment and fair salary from her current employer. She can now comfortably support her family, including her mother in the village, her children, and her grandchild.

Teresa exhibits the 'family provider' trait, prioritizing jobs with competitive salaries to fulfill her family commitments while building her savings.

After giving me the number, I called the Jazza Centre who told me they admit everybody without discriminating their ages. They told me all the requirements and when to report. And I did so.

Family Provider, 47 years old

Teresa's perception of the benefits that she receives:

- Teresa's determination in her job search is clear; she overcame obstacles such as low wages and age barriers, persisting until she secured a position that aligned with her values and goals.
- Teresa demonstrates financial responsibility by managing her family's finances and ensuring stability. Her patience in waiting for a job offering more than 10,000KES (US\$62.4) showcases her commitment to securing better financial opportunities.
- Her significant contributions to her family's well-being have earned her an active role in family decision-making discussions.
- Teresa is deeply family-oriented, showing a strong sense of duty and commitment not only to her immediate family but also to extended members like her mother and grandchild.





4.3.3 Journey maps







The personas are illustrative of how different types of domestic workers make decisions and take up the services offered by the Jazza Centre. Journey maps are used to add additional detail to describe the step-by-step emotional experience that domestic workers undergo from their initial awareness of Jazza Centre, to the subsequent stages such as taking the training, seeking support for job search, and their current job experience.







Journey maps are a visual representation of the highs and lows experienced by domestic workers as they access and use the services of Jazza Centre. Journey maps can guide Jazza Centre to identify opportunities for improvement and ensure that the needs, wants, and constraints of various domestic workers are considered in the expansion and refinement of their services and reach.







The engagement with Jazza Centre typically begins with an introduction to its services. Job seekers often learn about it through recommendations from their social networks or other domestic workers. Domestic workers submit their necessary documents and attend the training program. Jazza assists the workers with client interviews and contract negotiations. The domestic workers begin working in the clients' homes and appreciate Jazza for providing a pathway to quality employment, support, and financial independence.







Table 1: Journey map of domestic workers who use Jazza Centre







Stage	 Activities	 Domestic worker goals	 Emotions	 Barriers	 Levers
Awareness	<p>Domestic workers seeking employment often discover Jazza Centre through their social networks, including referrals from friends, family, and current Jazza employees. These potential workers are typically directed to a Jazza contact number or office to gather more details about employment opportunities.</p>	<p>To understand Jazza Centre's employment requirements and secure successful employment.</p>	 Curious, anxious, determined	<p><i>Limited information accessibility:</i> Detailed information about Jazza Centre and its services is primarily available through direct contact, not readily accessible. There is a misconception among some workers that Jazza Centre facilitates overseas employment.</p> <p><i>Age-related bias:</i> Older workers frequently encounter a higher rate of job rejections in the market, indicating an age bias.</p> <p><i>General hesitancy:</i> Prospective workers often invest time in researching the organization thoroughly before deciding to apply or join.</p>	<p><i>Strong referral networks:</i> Domestic workers often learn about Jazza Centre through robust existing networks, predominantly via recommendations from other workers, family, and friends.</p> <p><i>Favorable reputation:</i> Jazza Centre is well regarded within these networks for quickly providing good jobs with competitive pay, contributing to a positive perception of the organization.</p> <p><i>Additional benefits:</i> Jazza is known for providing comprehensive support, including training, food, and lodging, which appeals to potential workers.</p>

Stage	 Activities	 Domestic worker goals	 Emotions	 Barriers	 Levers
Application to Jazza Centre	<p>Interested workers reach out to Jazza Centre and receive an SMS detailing the necessary documents and items to bring for their application.</p> <p>Required documents include:</p> <ul style="list-style-type: none"> • IDs (birth certificate) & photos • A letter from an elder/home chief • Letter from the church • Contact numbers of family members • Referrals from previous work 	<p>To submit all the required documents, join the boarding at Jazza and participate in the group training for effective recruitment.</p>	 Interested, cautious		<p><i>Smooth recruitment:</i> The application and recruitment process is straightforward, with minimal prerequisites. Upon submission of necessary documents, workers are promptly included in group training, often starting the same or the next day.</p>

Stage	 Activities	 Domestic worker goals	 Emotions	 Barriers	 Levers
Training sessions	<p>After registration, they attend training sessions and then participate in the job interview process. Typically, training lasts 1–2 weeks. Workers hired early in the training are encouraged to complete their sessions before starting at the client’s home.</p> <p>Items to be carried include:</p> <ul style="list-style-type: none"> • Pen • Book • Tissue • Clothes and shoes • Toiletries • Body oil • Roll-on 	<p>To begin training and acquire new skills, improving their proficiency as a domestic worker.</p>	 Excited	<p><i>Initial training challenge:</i> Newer domestic workers often find the initial week of training challenging, as it is new for them but generally adjust by the second week.</p> <p><i>Training fee:</i> A fee of KES5,000 is required for the training. Most workers manage to pay this only after securing their first job.</p> <p><i>Performance pressure:</i> Workers face tasks and exams during training, adding pressure to perform well.</p>	<p><i>Efficient and comprehensive training:</i> Contrary to expectations of lengthy training, sessions are brief yet cover essential skills like Childcare, First Aid, Self-Awareness, Cooking, Cleaning, Mopping, and Laundry, including interview preparation.</p> <p><i>Supportive training environment:</i> Jazza provides a positive and encouraging atmosphere. Instructors offer additional help to workers who struggle with exams.</p>

Stage	 Activities	 Domestic worker goals	 Emotions	 Barriers	 Levers
Looking for work	<p>Domestic workers complete their training and then proceed to job interviews with potential clients, aiming to secure an employment agreement.</p> <p>After a worker is selected by a client, they are prompted to start their new employment.</p>	To secure a good job as a domestic worker and achieve a stable income.	 Worried and anxious	<p><i>Long waiting period:</i> Some workers, particularly older ones, face delays in securing jobs post-training, leading to periods of uncertainty and dwindling hope as they wait months for employment opportunities.</p> <p><i>Testing performance reports:</i> Workers' training performances are reported to potential clients, often causing anxiety among workers about being chosen for jobs.</p> <p><i>Competitive job market:</i> A sense of competition arises as many workers vie for the same job openings.</p>	<p><i>Efficient training and recruitment:</i> The training typically spans 1-2 weeks, after which workers are promptly invited for job interviews, sometimes even mid-training.</p> <p><i>High self-confidence post-training:</i> Successfully completing training improves workers' self-confidence, and skills in both the hiring process and their job performance.</p> <p><i>Ongoing support and encouragement:</i> The Centre consistently reassures and supports workers, affirming that everyone will eventually secure employment.</p> <p><i>Job search assistance:</i> The organization actively aids workers in their job hunt, handling client calls, understanding specific job requirements, arranging interviews, and helping workers decide on suitable job offers.</p>

Stage	 Activities	 Domestic worker goals	 Emotions	 Barriers	 Levers
Working life	Domestic workers begin their employment in the employer's household.	To perform their assigned duties, build a positive relationship with the employer, and maintain a strong connection with Jazza Centre.	 Happy and supported	<i>Client dissatisfaction:</i> In instances where clients deem a worker's skills insufficient, the worker is returned to Jazza Centre for additional training and subsequent interview rounds.	<p><i>Financial empowerment:</i> Many domestic workers credit Jazza with easing the job search stress and aiding them financially, including helping them clear debts and pay for their homes.</p> <p><i>Increased autonomy:</i> Workers experience a heightened sense of independence, feeling more in control as they are not under direct supervision and effectively manage their own work.</p> <p><i>Comprehensive support:</i> Jazza Centre provides thorough preparation and ongoing assistance throughout the hiring process, including support during negotiations to ensure contracts include all legal and social benefits.</p> <p><i>Dependable assistance:</i> Should issues arise with clients or in cases of job loss, Jazza Centre offers reliable support to help workers find new employment, ensuring their concerns are addressed confidentially.</p>

Stage	 Activities	 Domestic worker goals	 Emotions	 Barriers	 Levers
Satisfaction and loyalty	Domestic workers rely on Jazza for support related to their employment.	To consistently communicate with Jazza Centre and request assistance when needed.	 Satisfied	<p><i>Change is not immediate:</i> Some workers believe that significant improvements in their work quality will become evident only after long-term engagement.</p>	<p><i>Noticeable work improvement:</i> Many workers observe a marked improvement in their work and overall performance following their involvement with Jazza Centre, attributing improved job skills to the training received.</p> <p><i>Job opportunities for the needy:</i> Jazza is regarded as a valuable resource for providing job advice and connections, particularly for women in need, offering well-paying, sustainable employment opportunities.</p> <p><i>High level of satisfaction:</i> Workers express a high level of satisfaction with their experiences at Jazza, appreciating the support provided and often recommending it to others seeking assistance.</p>



4.3.4 Jazza Centre’s impact

This section presents the impact of Jazza Centre on domestic workers and their daily lives, based on qualitative interviews. The quotes below are in the workers’ own words.

All domestic workers reported positive change in their lives since engaging with the Jazza Centre. These changes positively impacted their economic condition, sense of pride, self-confidence, and overall satisfaction compared to previous employment.

Qualitative evidence of theory of change

Long-term outcome

LTO1: Improved livelihoods and increased incomes for domestic workers

- All domestic workers interviewed reported an improvement in their quality of life following their training with Jazza, regardless of whether they are employed by individual households or directly by the Jazza Centre. Their increased satisfaction is primarily due to higher earnings. Nearly all participants noted a rise in income post-training, enabling them to more effectively meet both their personal needs and those of their families, particularly in supporting their children.

“My child has benefited because I can provide for them and feed them. Now, they live as well as other children who are cared for by their parents. Before, my daughter faced challenges in her marriage and lacked education. Now, I could bring her back home to improve her life situation.”

Family Provider, 59 years old

“Since starting my new job, my life has improved. I’m now able to afford housing, support my mother, my daughter, and my grandchildren, and even rent land for farming.”

Family Provider, 59 years old

- Before participating in the training, domestic workers reported an average monthly income of 9,800KES (US\$61). After completing the training, their average income increased to 12,750KES (US\$80). The minimum income reported before the training was 4,000KES (US\$25), which has now increased to at least 10,000KES (US\$62), with a few workers earning as much as 18,000KES (US\$112). For those employed by individual households, the average income reached 13,750KES (US\$86), whereas workers employed directly by the Jazza Centre earned more, with an average income of 19,250KES (US\$120).

“My income increased from 4,000KES to 12,000KES. I am currently saving about 5,000KES per month.”

Opportunity Seeker, 20 years old

“I used to earn 13,000KES, managing 4 kids and dealing with delayed salaries. Now, I earn 12,000KES with a lighter workload and timely payments. Previously, despite earning 13,000KES, the lack of punctuality in payments forced me to take loans, which my salary would then cover, leaving nothing for savings. In emergencies, I would deplete any savings I had. Back then, saving was futile, as I would end up using all of it. Currently, I am able to save about 9,000KES monthly.”

Driven Household Manager, 24 years old

- Their savings ability has significantly improved. Many workers were previously unable to save anything, and a few who saved inconsistently due to financial constraints, are now saving an average of 4,100KES (US\$26) after the training. Although only a few report a lower salary post-training, they remain satisfied due to the manageable workload and



timely payments, as they can financially plan and save.

“With Jazza, we received training on everything, including savings. Before joining Jazza, I mismanaged my money and couldn’t save because I didn’t know how. But now, thanks to the training, I am able to save.”

Opportunity Seeker, 20 years old

“I now understand how to manage my money and save for the future. Currently, I can save 3,000KES per month; previously, I wouldn’t save at all and would spend my entire salary. Now, I earn 15,000KES. I am able to do much more and still manage to save.”

Family Provider, 42 years old

Medium-term outcomes

MTO1: More domestic workers engaged in preferred work with improved conditions and terms of employment.

- Jazza Centre not only trains domestic workers to improve their skills as professionals but also educates them on employment opportunities, work conditions, and the salaries they are entitled to for their labor. Jazza advises workers against accepting any role offering a salary lower than 10,000KES (US\$62) per month. Post-training, several workers have reported increased confidence regarding their skills, leading some to wait a few months for the right opportunity that offers adequate pay.

“I waited for 3 months to find a job paying over 10,000KES. It took time, but I eventually found one with good pay. I’m now earning 14,000KES.”

Family Provider, 59 years old

- Many domestic workers reported that their new roles post-training have significantly improved their well-being due to the respectful treatment and the stress-free work environment.

“I’m very satisfied with my life since starting the new job; they treat me well here. They respect me so I don’t have stress.”

Driven Household Manager, 25 years old

“I can say that I like my job as my current employer is good. She doesn’t have a lot of things to say. She doesn’t micromanage and she doesn’t see fault in everything that I do. She is simple, transparent, and honest.”

Family Provider, 42 years old

Short-term outcomes

- STO1:** Increased skill levels for domestic workers
- STO2:** Increased access to preferred employment opportunities
- STO3:** Increased access to better work conditions
- STO4:** Increased awareness of the benefits of signing employment contracts

- The comprehensive training at Jazza Centre has positively affected the lives of domestic workers. The training instilled a sense of pride in their work and boosted their confidence in managing various job-related challenges. This shift in perspective has also redefined their relationship with work. Previously, they felt uneasy and lacked pride in their work. Now, they see their job as a source of support, rather than something that determines their life’s potential.

“I feel much prouder now because I have accepted the work that I do. Previously, I disliked both the work and myself. At the Jazza Centre, they encouraged us to commit to our work, highlighting its potential to change our lives. I am grateful to them.”

Driven Household Manager, 24 years old

- Nearly all domestic workers valued the counseling offered by Jazza Centre, highlighting its role in soft-skills, such as fostering patience and equipping them with effective conflict resolution strategies.



“My life has significantly improved since joining Jazza Centre. I now have the confidence to face anyone, including my boss, without fear. The psycho-social counseling has been particularly helpful, teaching me how to deal with people who are angry or children who lack respect. We were taught to be patient with such individuals. This advice has taught me the value of patience, especially in difficult situations. The key is to first listen, calm down, and then respond calmly, without rushing with anger.”

Family Provider, 59 years old

“Counseling has been beneficial for me. We were advised during the sessions not to feel undervalued or insignificant because we are in housekeeping roles. This guidance has helped me understand that my current job is neither the start nor the end of my potential.”

Driven Household Manager, 26 years old

- Only those employed directly by Jazza Centre reported signing an employment contract. However, even among those individuals, the majority reported a lack of knowledge or memory regarding the contract’s terms and conditions. Some workers employed by households expressed reluctance to sign contracts, fearing a loss of flexibility to leave the job at will, particularly in cases of mistreatment by the employer. They do not view contracts as a means to negotiate better working conditions or as protection against mistreatment with the option of legal recourse. Instead, they see it as an added complication. This perspective is understandable, considering the prevalent lack of awareness about the purpose of contracts and the protections and benefits they offer.

“Usually, when the contract ends, it’s not renewed, and I have to start searching for a new job. Also, people vary; sometimes you might have a boss who treats you well, but other times you might encounter one who treats you poorly. Having a contract means you’re obligated to stay with them until it expires.”

Driven Household Manager, 25 years old

- Even though workers directly employed by Jazza Centre are entitled to benefits like paid leave and access to social security schemes such as NHIF and NSSF, many reported not fully understanding these provisions. While some recalled these topics being covered during training, the majority lacked details, including the specifics of annual leave days, insurance benefits, and conditions for contract termination. Only a few were able to associate NHIF with health insurance for medical needs and NSSF with a pension scheme. This highlights the need for Jazza Centre to conduct more detailed and focused information sessions about these benefits, ensuring workers are thoroughly informed and able to make the most of them.

“Yes, this is money deducted from my salary to pay for NHIF and NSSF. I also know NHIF pays for hospital bills when one is sick and NSSF is retirement money paid to someone when they retire.”

Driven Household Manager, 24 years old

Outputs	<p>O1: Provision of upskilling programs for domestic workers</p> <p>O2: Provision of job opportunities for domestic workers</p> <p>O3: Provision of contracts and payroll management for domestic workers enrolled under the payroll management system</p> <p>O4: Provision of information on the need for and advantages of employment contracts</p>
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- All domestic workers were satisfied with the training they received, as they learned new skills essential for their roles. For a fee of 5,000KES (US\$31), they were trained in housekeeping, childcare, and household management. Cooking was a significant part of the curriculum, covering everything from appliance use to kitchen maintenance and safety measures like installing child locks on gas appliances for homes with children. Post-training, some workers opted to purchase a training certificate for 550KES (US\$4) to formally demonstrate their new skills.

“The training was excellent, covering extensive topics on housekeeping, taking care of the babies, and overall household management.”

Opportunity Seeker, 20 years old

“Jazza Centre is great and filled with helpful people. I arrived there without a single cent, unsure if they would accept me. To my surprise, they asked no questions, provided me with accommodation, food, and even trained us on professional conduct at work and cooking skills. Jazza Centre’s staff are truly kind-hearted, having assisted many individuals. They ensured we all secured employment. Some returned due to workplace challenges, but the Centre welcomed them back. They offer lodging for 3 weeks, allowing payment only after we’ve found jobs.”

Family Provider, 59 years old

- All domestic workers acknowledged the support from Jazza Centre in securing their current positions. Beyond training, they valued assistance in seeking and selecting employment opportunities that offer both fair compensation and respectful treatment.

“Jazza Centre helped me get employment and I am proud to be associated with them.”

Driven Household Manager, 24 years old

“Yes, prior to Jazza, finding work was challenging, which is why I mentioned struggling to secure a job for 2 years. It reached a point where I couldn’t afford my rent, so I resorted to casual jobs since they were more readily available. Jazza Centre is doing a good job of connecting girls to jobs.”

Family Provider, 42 years old

5 - LOOK FORWARD

5.1 Growth and sustainability plans

The enterprise is currently able to train and place 70 domestic workers per month. It aims to increase this by more than 300%, (training 300 workers per month) in order to meet its overall target of training and placing 10,000 workers and serving 4,000 homes. It plans to do this by increasing training capacity, implementing a franchise model, leveraging technology, and expanding customer offerings:



Enhance and increase training capacity through partnerships

The enterprise aims to improve and increase its internal training capacity to meet market demand by partnering with other vocational training institutions to expand its reach and capacity. It also plans to place workers who have been trained by other training institutions. For instance, Jazza Centre is currently exploring the possibility of partnering with Technical and Vocational Education and Training (TVET) Institutes to provide training. To ensure that the Jazza training standards are maintained, the enterprise intends to conduct quality assurance after the training to ensure that trained workers are placement ready.



Leveraging technology to increase reach

The enterprise aims to build a mobile application to facilitate access to trained domestic workers and match supply and demand. By accessing the mobile application, customers would be able to view job applicants and filter them by qualifications and location, allowing them to hire someone who meets the job requirements from nearby areas. However, in case customers do not find qualified staff nearby, they would be able to expand their search to include Jazza Centre's other locations. Domestic workers would be onboarded via the app, which will then connect them to the nearest training center. After completing a training program, and going through Jazza's verification process, domestic workers would connect with potential employers through the mobile app as well as through Jazza's offline centers. Jazza Centre is also examining the possibility of rolling out the mobile application in countries like Uganda, Rwanda, Burundi, Tanzania, and South Sudan, as there is growing demand for trained domestic workers across these countries. In addition, several countries offer easy work permits which further increases opportunities for trained domestic workers.



Expand customer offerings

The enterprise plans to increase its focus on recruiting and training domestic workers with multiple skills so that they can take on additional and specialized responsibilities. For example, the enterprise plans to increase its focus on training domestic workers to serve people with special needs, as well as on upskilling domestic workers who possess complementary skills in order to expand the range of services it offers existing and potential customers.

5.2 Ask of investors and stakeholders

Financial needs

The enterprise is seeking US\$1 million to grow and scale its operations. The enterprise plans to use 70% of funding for product innovation and market development. This includes rolling out its mobile application and increasing its presence through the franchise model as well as enhancing marketing efforts. The funds will also be used to cover the cost of incorporating technology into Jazza Centre's systems and strengthening partnerships with TVETs in Kenya. The enterprise plans to use 15% of funding for hiring key personnel and for building the capacity of its existing team. It plans to invest the remaining 15% in upgrading the current training facility. The enterprise is also seeking funders that can sponsor training for a certain number of domestic workers, as training is resource intensive and such a sponsorship will free up resources for the enterprise's other strategic priorities.

Non-financial

- **Access to networks:** Jazza Centre seeks access to investor networks in order to connect with funders with patient capital.
- **Strategic support:** The enterprise seeks support to guide its long-term strategy and build its innovation capacity.
- **Partnerships:** The enterprise seeks partnerships to build its training capacity, especially in improving course content and increasing the number of trainees.
- **Technology:** Jazza Centre requires technology development support to build its mobile application. It also needs IT support to develop an integrated software platform that connects its different departments.
- **Mentorship:** It requires mentoring support for marketing-related activities, particularly to market its training services.
- **Capacity building:** The enterprise needs support to build its fundraising capacity. It specifically needs guidance on financial modeling and reporting.

5.3 Lessons learned

The founders' experience indicates that it is critical to continue innovating and refining the business model to achieve business growth and scale. Based on feedback from customers, the enterprise realized that there was a significant demand for an offering whereby customers could employ trained domestic workers themselves. Thus, it introduced the one-off service model in 2019, which greatly helped the enterprise increase the number of domestic workers placed and achieve break-even in that year. Additionally, the enterprise is constantly examining various ways in which it can grow. It plans to build the franchisee model, develop partnerships, and roll out a mobile application to test which channel will enable it to expand its reach and enter new markets across East Africa. This willingness to experiment is imperative for businesses to discover new ways in which they can scale.

Finally, businesses need to seek feedback at frequent intervals to better understand customer needs and to develop solutions that can address these needs, to better serve their customers as well as expand their customer base. Jazza Centre's experience illustrates this. The enterprise seeks feedback frequently and has endeavored to incorporate insights from such feedback into its offerings. As a result, it has introduced emergency and short-term services as well as gardening services. The enterprise has also focused on providing domestic workers with multiple skills, so they can better address the varying needs of their customers. The range and depth of its services give Jazza Centre an advantage over its competitors.

5.4 Recommendations for policymakers, investors, and entrepreneurs



Policymakers

- **Enabling policies for social impact businesses:** Policymakers need to realize the role that social impact businesses can play in transforming society and therefore enact policies that can enable such businesses to thrive. For instance, policymakers should consider introducing differentiated regulations for businesses that are purely profit-oriented and those that are socially impact-oriented. One such area is introducing differentiated tax regulations for social impact businesses.
- **Regulations for formalizing the domestic work industry:** Policymakers can create stricter policies to honor minimum wage requirements so that domestic work is better rewarded. For instance, governments can require those with higher income levels to compulsorily pay minimum wages to domestic workers employed by them. Moreover, it can enforce requirements around decent working conditions for domestic workers. Finally, policymakers must make it mandatory for employers to offer health insurance to domestic workers.



Investors

- Investors must understand the mission and vision of social impact businesses and evaluate the impact they create rather than focusing solely on the bottom line. Critically, investors must ensure that investment terms are conducive for the business to maintain its focus on creating impact as it moves towards achieving sustainability.



Entrepreneurs

- **Focusing on the mission:** For social impact businesses, it is extremely important for founders to be passionate about their mission. Keeping the vision and mission front and center is especially important in order to be resilient in the face of challenges.
- **Willingness to experiment:** Businesses must be willing to constantly experiment with the different ways in which they can serve customers better, exploring alternatives if planned strategies do not yield anticipated outcomes.



ENDNOTES

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²² The enterprise has subsequently made losses from 2020 to 2022.

²³ Kaizen is a Japanese concept that refers to continuous improvement. In the business context it refers to processes and activities that continuously improve all functions across a business.

²⁴ Below the line activation referred to advertising and marketing strategies that utilized channels and media other than mainstream radio and television to acquire customers.

²⁵ SACCOs are member-based financial institutions under which groups of people pool in their savings in order to provide financial assistance in the form of loans to members.

²⁶ A minimum wage of KES15,201 per month was announced under Kenya's Labour Institutions Act in 2022 and brought into effect in November 2023, prior to which minimum wage was KES13,572 per month. Given the changes in minimum wages, Jazza Centre is in the process of revising its wages for domestic workers associated with the enterprise. It is expected that this process will be completed by mid 2024.

²⁷ 2X criteria can be found [here](#).

²⁸ Businesses were assessed on a 21 point scale, with scores of 0–7 being gender unintentional, scores of 8 – 14 being gender intentional and 15–21 being gender transformative.

²⁹ The research team conducted 12 in-depth interviews with women working at Jazza Centre. The interviews consisted of 6 individuals employed by Jazza Centre and 6 individuals employed directly by the households they work in. The customers for interview were selected through purposive sampling to ensure diversity in age, occupation, and socio-economic status. An interview guide was used to ensure consistency in the questions asked, although some follow-up questions were added as necessary to explore topics in more detail. The interviews were conducted in Kiswahili, audio-recorded and transcribed verbatim for analysis. The data collected from these interviews was analyzed thematically in NVivo to identify key themes and patterns in participants' responses. Given the small sample size and purposive sampling, one of the limitations of our analysis is that it might not be representative of the different women working at Jazza Centre.



³⁰ The interviewed domestic worker did not include those providing cleaning, tea, or administrative services in offices and corporations, nor did it include gardeners.

³¹ US\$1 = KES160.37. Retrieved from:

<https://www.xe.com/currencyconverter/convert/?Amount=1&From=USD&To=KES>

³² All interviewed workers reported earnings above 10,000KES (US\$62). They indicated that Jazza Centre advises against accepting employment paying less than this amount. The data implies that the Jazza's advocacy for minimum wage positively impacts domestic workers' income levels.



COREWOMAN