



HAND IN HAND
END-TERM PROJECT EVALUATION

Enterprise Development for Rural Families in Kenya

Final Report

Abymas Development Practices Centre, June 2016

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Contents

ACRONYMS	4
Acknowledgements	5
EXECUTIVE SUMMARY	6
1.0 BACKGROUND AND CONTEXT	10
1.1 Introduction	10
1.2 Context of the Project	10
1.3 Project Objectives	11
1.4 Objectives and Scope of the End Term Evaluation	11
2.0 METHODOLOGY	12
2.1 Methods used	12
2.2 Limitations	13
3.0 EVALUATION FINDINGS	13
3.1 Group Formation and Savings Mobilisation	13
3.1.1 Typology of members	13
3.1.2 Profiling of Needs and Priorities of SHG Members	14
3.1.3 Options for responding to needs and priorities of SHGs	15
3.2 Business Training and Enterprise Development	15
3.2.1 Range of Business Enterprises	15
3.2.2 Progression of enterprise development from Phase 1 to Phase 2	16
3.2.3 Performance Assessment of business enterprises.....	16
3.3 Financial Management and Access to Credit	20
3.3.1 Role of the Enterprise Incubation Fund (EIF).....	20
3.4 Integration of Value Chains and Market Access	22
3.5 Partnerships	24
3.5.1 Areas for strategic contribution by stakeholders and partners	24
3.5.2 Quality of Services by Partners and Visibility at Community Level.....	24
3.5.3 Strategies for improved collaboration	24
3.6 Environmental Resilience and Green Enterprises	25
3.7 Gender, Social Inclusion and Culture	26
4.0 MONITORING AND EVALUATION, IMPACT AND SUSTAINABILITY	27
4.1 Project Achievements against Set Targets	28
4.2 Impacts Observed	28
4.3 Lessons Learnt	30
4.4 Challenges and Weaknesses	31
4.5 Sustainability and Scaling-up Opportunities	32

5.0 CONCLUSIONS AND RECOMMENDATIONS	32
5.1 Conclusions	32
5.2 Recommendations	33
5.2.1 SHG Capacity Building and Savings Mobilisation	33
5.2.2 Business Training and Enterprise Development	33
5.2.3 Financial Management and Access to Credit	34
5.2.4 Market integration and value chain development	34
5.2.5 Environmental Resilience and Green Enterprises	34
5.2.6 Partnerships	35
5.2.7 Gender, Social Inclusion and Culture	35
5.2.8 Monitoring and Evaluation, Impact and Sustainability	35
5.2.9 Recommended Way Forward for Scaling Up in Phase 3	36

List of Tables

Table 1-SHG Membership Levels of Participation	14
Table 2-Options for responding to needs and priorities of different age groups	15
Table 3-Business Enterprise Classification	16
Table 4-Proportion of members in income bands.....	17
Table 5-Average Monthly Sales by type of Business	18
Table 6-ASDSP Priorities	23
Table 7- Project Achievements against Set Targets - HiH EA Final Performance Report.....	28

List of Figures

Figure 1- Member Activities by Period of Joining the SHG	16
Figure 2 - Average sales by different periods of membership enrolment.....	18
Figure 3-Average Savings by Date of Joining HiH EA project	19
Figure 4- Savings versus number of children/dependents.....	19
Figure 5 - Access to financial support by Gender	21
Figure 6 - EIF Access by Type of Enterprise.....	21

List of Annexes

Annex 1 - Income Trends.....	37
Annex 2 - Typology of SHGs.....	37
Annex 3 - Impacts Created by the Project	38
Annex 4 - Description of Groups Visited.....	40
Annex 5 - Partners and Stakeholders Engaged in the Project	41
Annex 6 - Terms of Reference	44
Annex 7 - Branch Staff and SHGs Met	46
Annex 8 - Documents Reviewed.....	47

ACRONYMS

ASDSP	Agriculture Sector Development Support Programme
ASDS	Agriculture Sector Development Strategy
BROs	Business Relationship Officers
DYA	Department of Youth Affairs
EIF	Enterprise Incubation Fund
FOG	Female Only Group
GoK	Government of Kenya
HiH	Hand in Hand
HiH EA	Hand in Hand Eastern Africa
MoU	Memorandum of Understanding
MFIs	Micro-Enterprise Institutions
MRG	Merry-Go-Round
MIS	Management Information System
MMFG	Mixed Male Female Group
OCM	Older Citizen Monitoring
OFOG	Old Female Only Group
PFG	Predominantly Female Group
PMG	Predominantly Male Group
SHG	Self-Help Group
Sida	Swedish International Development Cooperation Agency
RAF	Results Assessment Framework
TB	Table Banking
UNDP	United Nations Development Project
VCP	Value Chain Platforms
WEF	Women Enterprise Fund
YEDF	Youth Enterprise Development Fund

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We are confident that this report reflects the issues, successes, challenges, lessons and experiences from the Phase II project on Enterprise Development of Rural Families in Kenya and we are hopeful that it will provide some useful directions for the future.

EXECUTIVE SUMMARY

Introduction

Hand in Hand Eastern Africa (HiH EA) has commissioned the End-Term Evaluation for a Phase II Sida-funded project on Enterprise Development of Rural Families in Kenya which was implemented from March 2014 to March 2016. This project builds on a Phase 1 component that started in 2010 and ended in 2013. The main objective of Phase 2 is to contribute towards reducing rural poverty and economic gender disparity in Kenya while providing support for the country's prioritized strategies encompassed in Vision 2030, the Agriculture Sector Development Strategy (ASDS) and the Agriculture Sector Development Support Programme (ASDSP). Hence the project has strong linkages with government prioritized development targets, in particular, the emphasis on agriculture-led growth to stimulate participation of smallholder farmers in the economy through smallholder enterprise development and access to financial services. Phase 2 of the HiH EA project had three inter-related objectives which were:

- To provide capacity building and facilitate access to micro-finance services to rural families in order for them to start and grow their enterprises and increase their incomes;
- To provide structured business training and marketing support to rural entrepreneurs to help them access markets, grow their businesses and generate employment opportunities and;
- To work in partnership with the Government of Kenya's (GoK) Agriculture Sector Development Support Programme (ASDSP) through an agreed Memorandum of Understanding (MOU) supported by Sida to deliver on part of environmental resilience and social inclusion component of the project in the project areas.

Evaluation design and process

The evaluation was designed from a mixed methodology perspective to capture the main outcomes and achievements based on the Results Assessment Framework and to explore the performance of the entrepreneurs themselves, the dynamics within the Self-Help Groups and their capacity to implement sustainable enterprises and to understand the role and contribution of stakeholders and partners. The evaluation was also designed to contribute to learning and improved knowledge on sharable practices that can inform future improvements and to understand needs and priorities of members that could lead to more tailored and targeted interventions. Finally the role of the Enterprise Incubation Fund (EIF) as an input to the enterprise development process was also explored through in-depth interactions with the members participating in the Self-Help Groups (SHGs) working with HiH EA.

In response to this scope, the methodology was highly participatory, reaching out to eight branches of project implementation, 21 SHGs and 48 interviews with individual members. The Evaluation Team held meetings with key partners and stakeholders involved in the project and the HiH team members at branch, national and international level. In addition to this process, data was gathered through the bio-data form and HiH EA's monitoring tool to generate endline data which was used to extract baseline data from the HiH EA Management Information System (MIS) and thereby rigorously assess enterprise performance and other key indicators for measuring the success of the project.

Key Milestones and Achievements in Phase 2

- Based on monitoring records, Phase 2 mobilized about 1,422 SHGs achieving 92% of the set target. SHGs are critical in the HiH EA model of enterprise development as they are the primary drivers.
- The SHG capacity building and savings mobilization processes enabled mostly women to acquire knowledge, skills and confidence to engage business and livelihood oriented productive enterprises.
- Over 80% participants in these capacity building processes are women of all age groups engaged in a variety of business activities ranging from mitumba, dairy, poultry, general farming activities, retail and arts and craft.
- Performance targets that were set for training on enterprise development and value chain management were surpassed by 11% and this shows the level of effort and investment by the HiH Team towards deepening knowledge on business development and value chain linkages among the rural poor entrepreneurs for them to produce products that can compete in the marketplace.
- Members trained were able to create new enterprises exceeding the target set by 54% and created jobs that exceeded the set target by 63%. Most of these enterprises are at subsistence level as they only enable members to meet their basic needs on a daily basis. Employment patterns reflect a marked improvement as 40% of new business created have been able to generate at least one additional job. This is an improvement to the usual HiH EA planning target of 30% based on previous experiences.
- Public and private sector engagement and linkages have been viewed as critical in the implementation of training, capacity building, value chain development and environmental resilience initiatives and HiH EA is already working with different complementary partners in delivering its packages to SHGs.
- Access to financing of emerging enterprises has been enabled by the project through the Enterprise Incubation Fund to leverage capacity of the rural poor to initiate enterprises that can transform their livelihoods and overcome poverty at individual and household levels.

The net impact of these achievements have been increased capacity for enterprise decision making by mostly women, increased own saving schemes, increased mutual support systems, increased resilience to poverty and marginalization, increased market knowledge and participation and increased interest for investment in environmental management and green enterprises. However, this interest needs to be strategically harnessed in the future phase of the project.

Lessons learnt

- SHGs that are well capacitated in all aspects of business entrepreneurship and management can be used for effective implementation of economic empowerment programs targeting vulnerable groups such as rural women living in poverty.
- Business training services need to be flexible when targeted towards micro-entrepreneurs who may require more time to address their needs and to adjust to market based approaches. When the choice of the enterprise is left to the entrepreneur, there is commitment and willingness to mobilise resources and to ensure success in the long-term.
- Access to credit is critical for stimulating the growth and scaling up of subsistence and self-help focused enterprises into proper small enterprises that are market driven.
- Business training and support services should integrate training on environment and green enterprises for enhancing future sustainability and growth. Public private partnerships based on business development services and market driven approaches are critical for the scaling up of micro and small enterprises that are emerging from the project.

Conclusions and Recommendations

The conclusions to be drawn from this evaluation are:

- Phase 2 successfully delivered some tangible results in terms of capacitation of SHGs and members (mainly women), mobilisation of savings for investment into local level business initiatives which have been able to transform the lives of women and their families through improved income and skills.
- Phase 2 witnessed strong expressions of interest to participate in SHG activities by other socio-economic groups such as such as vulnerable men, women and young people because they have been seeing evident changes in social and economic life of their peers.
- The use of an integrated training package was effective in addressing issues of capacity building, enterprise development, financial management, markets and value chain development, environmental management, gender and social inclusion is effective when working with organized groups.
- Phase 3 is needed to deepen the focus on model value chain enterprises and to promote the most feasible products appropriate to the SHG members based on their diverse capabilities. Hence the need for a thorough benchmarking of existing business clusters.
- Public private partnerships and use of appropriate business development service models can lead to growth and diversification of enterprises.

The key recommendations are:

- SHG capacity building processes must be deepened in future phases to be able to lead the dialogue and field practice on self-enterprise development and market driven enterprises.
- There is need for proper benchmarking of existing business clusters in order to develop a framework for guiding members to be able to graduate from one level of entrepreneurship to the next to scale up existing enterprises.
- Training should be delivered more effectively through a business services development approach to enable SHG members to be linked to a range of partners in the marketplace.
- Access to finance and credit will remain critical for the growth and development of the different types of enterprises that have emerged in Phase 1 and 2. Graduation of members from the EIF funding require a menu of options that enable both subsistence focused initiatives and market oriented businesses to prosper. The EIF can also be restructured to provide two types of funding targeting self-help enterprises and growth of market oriented enterprises.
- The process of market integration and value chain development should be based on scalable value chains based on a clear analysis of the different business clusters that have emerged as a result of Phase 1 & 2 enterprise development work with an emphasis on growth and sustainability.
- There has been a gap in the mainstreaming of environmental issues within the project. Environmental issues, risks and potential green enterprises need to be systematically identified in the planning and implementation process so that mitigation measures and investment opportunities for building partnerships with relevant partners are mapped out at the start of the project.
- With regard to partnerships, it will be critical to embed the issues of accountability, joint performance monitoring and business development operational principles so as to promote good business development practices with both current and new partners in the future.
- Monitoring gender impacts and social inclusion processes should be an ongoing process to be able to continuously learn how the empowerment of women and marginalized group will be occurring at various levels and to be able to intervene whenever there is potential for negative impacts. A gender impact study would be needed to understand the impact of the project in reducing gender disparities.
- The M&E bio-data form needs to be revised to reflect more robust measures for monitoring enterprise performance and risks.

The way forward is to scale up to Phase 3 supporting both sustainable self-enterprise development and market driven enterprise growth through public private partnerships.

1.0 BACKGROUND AND CONTEXT

1.1 Introduction

HiH EA with funding support from the Sida and Hand in Hand Sweden, has been implementing a Phase 2 project on Enterprise Development of Rural Families in Kenya from March 2014 to March 2016. Phase 1 of the project started in 2010 and ended in 2013. Phase 2 had the overall objective of contributing towards reducing rural poverty and economic gender disparity in Kenya while working in support of the country's prioritized strategies mainly Vision 2030, ASDS and ASDSP.

1.2 Context of the Project

The project has been operating in a largely supportive economic and political context since it started in 2010. The project started two years after the launch of the economic blueprint for Kenya dubbed Vision 2030, launched in 2008 with the ultimate aim of transforming Kenya into a newly industrializing and middle-income country. The vision was anchored on recognition of the role of an agricultural-led growth process, the role of smallholder producers and the small scale non-farm sectors of the economy and the need to improve access to financial services by the smallholder farmers for growth of smallholder enterprises. In crafting this Vision, the Government of Kenya also recognized that the economic development of the country was depended on agriculture, tourism, manufacturing and the energy sector. All these sectors rely on sustainable management of natural resources, which needs protection and development, making it mandatory for all development initiatives to place natural resource environment and its sustainable utilization of development considering the effects of climate change.

In pursuing Vision 2030, the Government of Kenya has opened itself up to several broad based partnerships with international and local development partners. Some of these partners include IFAD, GIZ, UNDP, World Vision, Care International and HiH EA to help respond to existing development challenges which include high unemployment, increasing poverty, vulnerability and HIV/AIDS, reducing income disparities across different gender groups and ensuring an enabling legislative environment. Kenya has already enacted three legislative instruments of interest to both the state and the key stakeholders focusing on land use, regulation and policy advice on the agriculture, fisheries, livestock and food sectors and on the stimulation and diversification of the crop sector.

HiH EA has joined the coalition of organizations that intend to partner with Government on all relevant aspects of its work in Kenya. Since its interventions in 2010, HiH EA has already successfully partnered with the Ministry of Agriculture, Department of Social Welfare, Department of Youth Development, Women Enterprise Fund and Forestry Department to ensure a holistic and practical approach in responding to needs and priorities of smallholders.

This operational context has been a key factor in the initiation and growth of HiH EA's work in Kenya, which is now very extensive, covering 23 of Kenya's 47 Counties. ASDSP has already mapped key strategic opportunities for value chain development which presents good opportunities for collaboration with the rural enterprise development project being implemented through HiH EA. Despite these potential opportunities, challenges of poverty, gender, exclusion, economic marginalization, lack of infrastructure, environmental management and restorative activities and markets are still major issues of concern in Kenya and require a

more collaborative approach to address them, given their multi-faceted nature. It has also been evident that the funding focus should also be linked to improved mechanisms for improved institutional and social accountability.

1.3 Project Objectives

In 2010, HiH EA introduced a unique project in different counties of Kenya with the purpose of supporting national objectives for the reduction of poverty and ensuring gender equality, environmental sustainability and awareness raising among beneficiaries. The other areas of concern included reducing duplication of services, addressing gender and youth based constraints, promoting multi-sectoral approaches in natural resource management and creating an enabling environment which promotes value chain development among vulnerable populations, including smallholder farmers.

The specific objectives in Phase 2 were:

- To provide capacity building and facilitate access to micro-finance services to rural families in order for them to start and grow their enterprises and increase their incomes;
- To provide structured business training and marketing support to rural entrepreneurs to help them access markets, grow their businesses and generate employment opportunities and;
- To work in partnership with the Government of Kenya's (GoK) Agriculture Sector Development Support Programme (ASDSP) through an agreed Memorandum of Understanding (MOU) supported by Sida to deliver on part of the environmental resilience and social inclusion component of the project in the project areas.

The main components of the project were group formation and savings mobilization, business training and enterprise development, financial management and access to credit and value addition and market linkages. During the implementation process, other key components were introduced such as environmental awareness and green enterprises.

1.4 Objectives and Scope of the End Term Evaluation

The End-Term evaluation has the following objectives as provided in the Terms of Reference:

- To determine the performance of the project in achieving its strategic objectives;
- To provide recommendations for the support packages and exit strategies to plan for Phase 3;
- To assess progress against the objectives set out in the contract between Sida and HiH International and the progress reported in the First Results Progress and Annual Review.

The scope of the evaluation focused on assessing the progress against key benchmarks of the project which are:

- Group formation and savings mobilization among the SHG members;
- Business training and enterprise development
- Financial management and access to credit
- Market Access and Value Chain Development

- Environmental Resilience and Green Enterprises
- Partnerships and their effectiveness
- Gender and Social Inclusion (including youth participation and empowerment)
- Scaling-up Options and Strategies

The monitoring and evaluation framework, impact, effectiveness and sustainability of the project will also be assessed as well as lessons and conclusions to be drawn from the analysis. Options for scaling up will be examined within the context of realistic strategies for guiding potential interventions for the development of Phase 3.

2.0 METHODOLOGY

2.1 Methods used

The evaluation used a mixed method approach involving both quantitative and qualitative data collection and analysis. The quantitative component focused mainly on collecting data parameters already defined in the bio-data form that was used for gathering the baseline data at the start of Phase 2. This component involved administration of over 3,063 questionnaires to capture data on personal demographic and living conditions; food sources, water and sanitation availability, type of business individuals are engaged in and production trends; labour employment patterns, income, sales and savings and virtual training data and enumeration of the different service providers.

Apart from helping to assess the level of progress made by target groups across the different phases of the project, the quantitative data also enabled the evaluators to triangulate the quantitative and qualitative data before making some bold conclusions about the lessons learnt and the future priorities of the project by HiH EA in Kenya.

Additional quantitative data was collected through the systematic desk/literature review and field work investigations especially the data relating to log-frame indicators, financial performance of enterprises, funding and loan mechanisms, quantifiable outputs and outcomes and other key socio-economic indicators based on studies and/or evaluations in the project footprint areas. The fieldwork was useful in establishing the authenticity of the different quantitative data sources.

The qualitative data collection process was designed to ensure a comprehensive profiling and analysis of the different Self-Help Groups (SHGs) participating in the project looking at a number of key qualitative variables such as typology and membership patterns, periods of association with HiH EA, levels of participation and enterprise development, expressed needs and priorities for future support, business and performance dynamics, markets and value chain development, gender relationships and impacts, leverage points for SHGs in the future and role of partners and stakeholders.

A total of 21 focus group discussions were conducted across the selected 8 branches of Hand in Hand where the Sida-funded project was implemented in collaboration with a range of identified partners. The participants were recruited on a branch by branch basis using HiH EA's branch structures based on a selection frame developed by the Evaluators. The selection frame included the year that groups joined the project, ensuring a good mix of those that joined at key points of the project development processes in 2011-12, 2013 and 2014-15. The other criteria for selection included the composition of the group especially level of women representation (at least 80%), representation of youth and marginalized people. To enable understanding of male participation in the project, some male dominated groups were also sampled for detailed focus group discussions. For individual interviews from the group members, the interest was in

getting a mix of respondents from the young women, adult and elderly women, women with several children, members with high numbers of dependents and other criteria identified at the initial group profiling stage.

Annex 4 shows the groups that participated in the focus group discussions. The initial target of interviewing three individuals per group was often exceeded to about four to six as most members were willing to share their own stories of change within their groups. Overall 48 individuals were interviewed.

2.2 Limitations

Realistically, the geographic scope covered eight branches in which the project was implemented and could not cover all the areas of the project. It is possible that some perspectives gathered from focus group discussions may not reflect the situation and dynamics in other counties where the project is operating.

The matching process for data collected from the bio-data forms to obtain baseline data took longer than expected and disrupted the initially agreed reporting schedule. Several challenges were encountered in the extraction of baseline data and in the matching of the data to the endline data. The data cleaning process also took a longer time to ensure a clean baseline and endline data set. The data quality checks at the point of data collection would need to be strengthened in the future as some questionnaires had to be rejected due to some missing records. However, this has not affected the depiction of key trends and analysis of the performance of the project.

On closer analysis of the bio-data form, it exhibited several weaknesses in terms of capturing business performance data that was needed for the evaluation. An example is the variable on savings where the period was not stated in the questionnaire making it difficult to effectively use the data. The data on income was also recorded differently in the baseline and endline questionnaire. There is need to urgently review the bio-data form to ensure that it captures all relevant monitoring data for future impact assessment of projects.

3.0 EVALUATION FINDINGS

3.1 Group Formation and Savings Mobilisation

3.1.1 Typology of members

Based on the bio-data survey across the 8 branches, 82% of the members were female and 18% were male. Approximately 20% of the members are under the 35 years which reflects the level of participation by young people. The middle aged group that represent the age range 36-55 years is the most active group in the project with 50% level of participation. The older groups from 56 years and above, show a participation level of 30% which is higher than that of the young people. Female participation was found to be dominant across all age groups within the SHGs with higher participation in the middle age range of 36-55 years. Table 1 shows the dominant trend of women participation across all age groups in the community.

Age	Gender				Total (%)
	Male		Female		
	Frequency	Average No of Dependents	Frequency	Average No of Dependents	
<35	104	1	501	1	20%
36-45	105	2	658	2	27%

46-55	111	2	569	2	23%
56-65	103	3	471	2	19%
66-75	82	2	199	3	9%
75+	34	3	45	2	2%

Table 1-SHG Membership Levels of Participation

3.1.2 Profiling of Needs and Priorities of SHG Members

The needs and priorities tend to be varied across different age categories of members and also influenced by the choice and level of development of the emerging enterprises. Most of the younger people under the age of 35, preferred a strong mentorship approach by seeking membership into some of the most successful enterprises within their areas of residence. With skills and knowledge having been developed, some of the successful youth initiatives would then be used to entice other youths into the project. Hence, **the youths under 35**, who are mostly young women, need support in identifying and implementation of viable projects or business ideas with high potential for income generation.

The middle aged group with age ranging from 36-55 has been the most active group under Sida Phase 2. Most of the members in this group have multiple responsibilities within their households and have been involved in the project for a much longer time than those under 35 years of age. They are involved in diverse initiatives and mostly in mixed farming activities and at least 20-25% of this group have incorporated other income earning initiatives such as renting, provision of specialized services to other community members. Most of the members have accessed some funding support through the EIF and some required more financial support to expand and diversify their business initiatives. The needs and priorities of this group tend to be very broad. They range from demand for targeted refresher courses in the areas of book keeping and financial management as a result of generally low literacy levels for some group members, training in marketing and value addition as most members are engaged in mixed farming activities, training in environmental management and green enterprises and how to cope with impacts of climate change. Climate change has affected performance of mixed farming in areas such as Limuru, Machakos, Kawangware and others as these activities depend on a good rainfall season.

The **older age group** also managed to express its needs and priorities currently and in the future. The literacy training was needed much more for this group and the need to incorporate younger people to help with other business management demands such as record keeping, marketing and production. Old people emphasized the need to work with members who understand working with older people and appreciate their knowledge and history. In some cases, older people wanted to be supported in establishing role model enterprises for youth and other members of the community based on the level of commitment and social responsibility by older people. Despite the commitment of older people in self-help projects, they highlight the challenge of being perceived as a high risk category by most lending institutions, a factor which would negatively affect their well-being if there is no proper exit strategy for SHG members. One major opportunity highlighted by older people was to ensure linkages with organizations that support the needs and priorities of older people such as HelpAge International. A good example of this linkage is the Kasumoni Group in Tala which is linked to the Kenya's Older Citizen Monitoring (OCM) Initiative. As members grow older, they also face increasing health challenges which are beyond HiH EA capacity to address.

Special Group Members such as those affected by Disability, HIV/AIDs and other special conditions expressed the need for due consideration to be given to adequate provision of

training facilities, distances to training venues and flexible training packages to ensure they are not marginalized by the project. Hence there will be need to ensure consultation and comprehensive needs assessment processes, to ensure the needs and priorities of the special groups are addressed properly.

3.1.3 Options for responding to needs and priorities of SHGs

The success of the various types of SHGs was mainly due to targeted investment in training and capacity building by HiH EA, transformation of attitudes, mind-sets and behaviours of members, partner involvement in training and capacity building, emphasis on group cohesion, saving and entrepreneurship development for all group members as condition for access to credit and/or business development support and investment in leadership development. Building on this foundation, HiH EA, can focus on a number of options in responding to the needs and priorities of SHG members as shown in Table 2:

Age Group	Options for responding to needs and priorities by HiH EA
Young People	<ul style="list-style-type: none"> Supporting integration of youth initiatives in well-established enterprises for them to learn how to initiate and implement successful enterprises.
Middle Aged	<ul style="list-style-type: none"> Benchmarking the different business clusters based on evaluation findings to identify the most feasible value chain options for emerging entrepreneurs. Entrepreneurs who can demonstrate and pull other members towards more independent enterprise development pathways not dependent on HiH funding, Engage relevant partners for support using market chain analysis.
Old Aged	<ul style="list-style-type: none"> Document models of excellence for show casing successes of older people Strengthening linkages with other partners to respond to special needs of older persons and challenges on literacy.

Table 2-Options for responding to needs and priorities of different age groups

Some of the key areas for future capacity development recommended by the SHG for its members were specialized training to meet market demands, facilitating certification of products and standardization, use of mobile phones to market products, strengthening literacy skills of members, re-training in debt management, training youth in enterprise development, training role models and understanding climate change as it can impact negatively on the capacity of members to repay loans.

3.2 Business Training and Enterprise Development

3.2.1 Range of Business Enterprises

The SHG members were involved in a wide range of activities and enterprises. These were classified into eight categories as shown in Table 3, below:

Business Area	Examples	% at Baseline	% at Endline
Art and Craft	Art and Craft	0.65%	1.85%
Dairy	Dairy farming, yoghurt making	5.25%	9.48%
Green Groceries	Vegetables, fruits	3.23%	8.27%
Mitumba	Buying and selling clothes	1.09%	4.97%
Mixed Farming ¹	All other farming activities	66.69%	48.42%
Poultry	All poultry rearing activities	6.61%	4.79%
Retail	All Retail Activities	1.14%	9.69%
Services	M-Pesa and all services	6.03%	12.53%

¹ It should be noted that dairy and poultry will be tracked as separate categories from mixed farming as they emerged as high potential areas for growth and market linkages during the focus group discussions in all the 8 branches.

Table 3-Business Enterprise Classification

The predominant enterprises are in the mixed farming category which has tended to present immediate opportunities for enterprise engagement with SHG members who were already engaged in a range of agricultural based enterprises.

3.2.2 Progression of enterprise development from Phase 1 to Phase 2

There is some strong indication that the SHG members are graduating from mixed farming into other activities. This process gets more evident when membership activities are assessed by various periods of enrolment within the project such as 2011-12, 2013 and 2014-2015 which is shown in Figure 1. Members start moving into different agricultural value chains such as dairy, poultry and other agricultural related enterprises as they go up the enterprise development ladder. Members have other complementary initiatives mostly green groceries, art and craft, buying and selling clothes (mitumba), retail, rental activities and a range of other services such as jua kali and saloons especially in the urban areas.

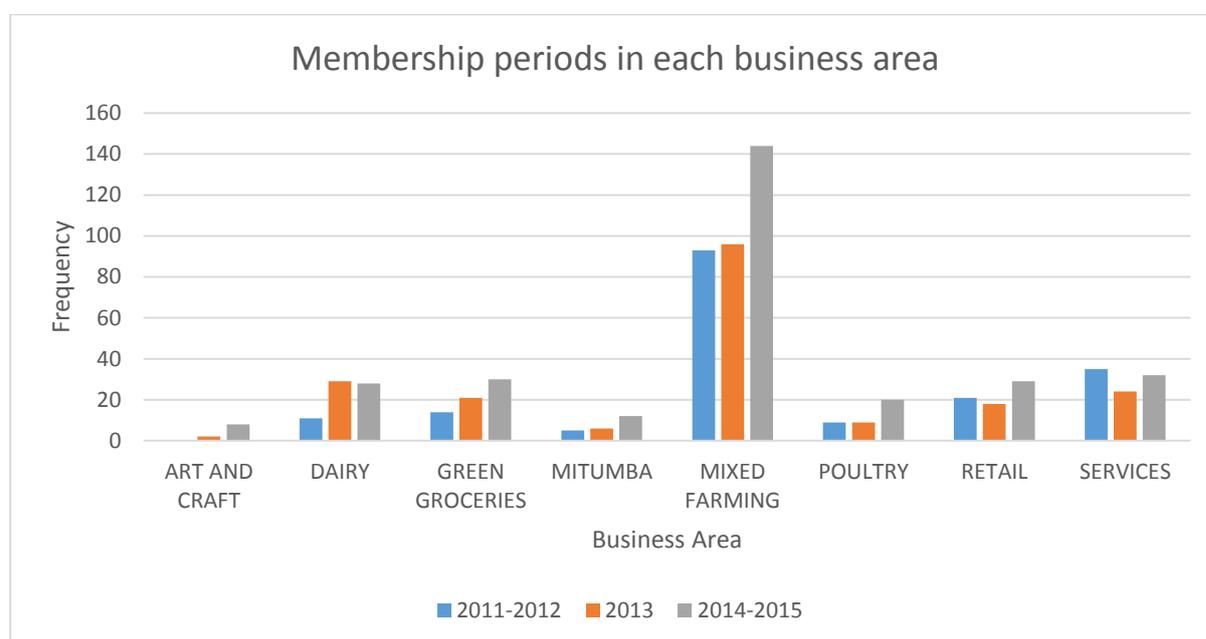


Figure 1- Member Activities by Period of Joining the SHG

3.2.3 Performance Assessment of business enterprises

Income, sales and savings data was computed based on available baseline and endline data of the project. The aim was to assess trends that would help identify the relative strengths and weaknesses of the current business enterprises and strategies for future improvement.

- **Incomes**

At baseline, about 56.3% of members were in the monthly income bracket of Ksh 500-3,000 and at the end of Phase 2, the members in this income category were only 14.9% which shows an upward movement towards the higher income categories ranging from Ksh 3,001 with an impressive proportion of members found in the Ksh 10,000 to Ksh 20,000 income category. This trend connects well with the information gathered during the focus group discussions where individual members reported that they managed to grow their gross income from below Ksh 3,000 to between Ksh 5,000 and Ksh 10,000 after training and getting access to credit from HiH EA and participation in the SHG loan schemes. Those who had taken at least 2-3 cycles of loan support, had increased their gross income levels to between Ksh 10,000 to Ksh 20,000. The case of Patricia Mwongereri in Machakos, involved in basketry showed that she managed to increase

her gross income from Ksh 2,500 per month to Ksh 7,000 per month after receiving the initial loan support of Ksh 10,000 and has already secured a second loan of Ksh 15,000 which is likely to push her into the next income zone of Ksh 10, 001 to Ksh20, 000 if she is successful in expanding her existing enterprise.

Income Band (Ksh) Per Month	% members at Baseline	% Members at Endline
500-3,000	56.3	14.9
3,001-6,000	19.4	27.1
6,001-10,000	15.1	20.6
10,001-20,000	6.8	24.3
20,001-50,000	2.3	10.9
Beyond 50,000	0	2.2

Table 4-Proportion of members in income bands

The outcome from this analysis shows that the project has been successful in its poverty targeting given that most of the members started in the lower end of the income scale. The effect of the project in reducing the number of people living below Ksh 3,000 has been phenomenal. Further analysis shows that there were about 65% members in mixed farming in the lowest income bracket of Ksh 500 to Ksh 3,000 and in the endline this had been reduced to 18.88%. There were only 17% of members in the mixed farming Ksh 3,001 to Ksh 6,000 income band and at end line the percentage rose to 29.48% within this business cluster.

At least 20% of the members in all business activities except for art and craft have been able to leap forward in higher income brackets of Ksh 6,000 to Ksh 20,000 which makes it possible for HiH EA to target these members for graduation into other funding mechanisms. Business clusters with at least 10% of their members in the higher income categories beyond Ksh 20,000 are retail (16.79%), dairy (14.83%), poultry (12.03%), services (11.56%) and mitumba (10.14%). Businesses such as dairy and poultry have been specifically targeted for value chain development by the Government of Kenya through ASDSP which creates an avenue for value chain integration based on the existing partnership between HiH EA and ASDSP.

- **Sales**

Table 5 below shows the average sales in the different categories of business. Despite the high number of people doing mixed farming, average sales are about Ksh 9,622 per month. Those investing in other supplementary activities such as retail and services have managed to almost double and triple the monthly sales performance (retail, Ksh 21,754 and services Ksh 19,156). However, there are still very low numbers of SHG members engaged in high sales oriented enterprises.

Business Cluster	Frequency	Average of Sales per month (Ksh)
Art and Craft	18	9,700
Dairy	157	12,270
Green Groceries	111	11,475
Mitumba	34	16,781
Mixed farming	1,016	9,622
Poultry	68	15,455
Retail	189	21,754

Services	222	19,156
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Table 5-Average Monthly Sales by type of Business

The sales average for mixed farming seem to be influenced by the reality that there are so many small and localized initiatives in the farming sector and some of the produce is for direct household consumption and exchange with other community members. Other activities such as retail and services are all monetary based and would therefore realize higher sales records.

The evaluation team explored the trends in monthly sales performance by period of association with HiH EA. The average monthly sales for members that joined earlier in the project 2012-13 had higher average sales compared to those in 2013 and 2014-15. The pattern of sales performance for those that joined SHGs from 2013 to 2015 is almost the same mainly because they are still consolidating their enterprise initiatives. The sales in mixed farming for all the periods is the same for the period 2011 to 2013 and is slightly reduced in 2014-15 as members begin to diversify into other complimentary income earning initiatives. Higher sales were observed where members were engaging in other complimentary initiatives such as retail, mitumba and services. This approach of combining mixed farming with other enterprise initiatives to boost sales and household income is a major learning point for the project as the process has also created space for incorporation of other household members thereby creating opportunities for employment and for reducing the burden for generation of household income from mainly the women who would have pioneered the initial self-help enterprises.

Figure 2 shows average sales per month for each business activity showing that members who joined earlier have a slight edge in their sales performance and one of the long established trade within the project is mitumba which involves buying and selling of second hand clothes.

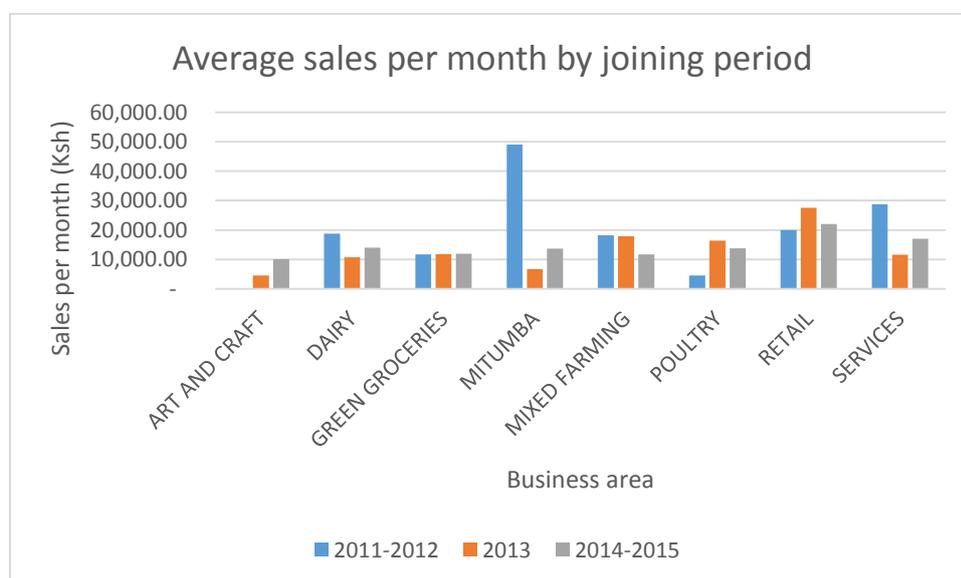


Figure 2 - Average sales by different periods of membership enrolment

- **Savings**

The savings data shows some interesting trends but needs to be treated with care as it is not clear in the bio-data form whether the figures captured are for weekly, monthly or annual

savings. Figure 3 shows that the average savings for members by the period of association with HiH EA.

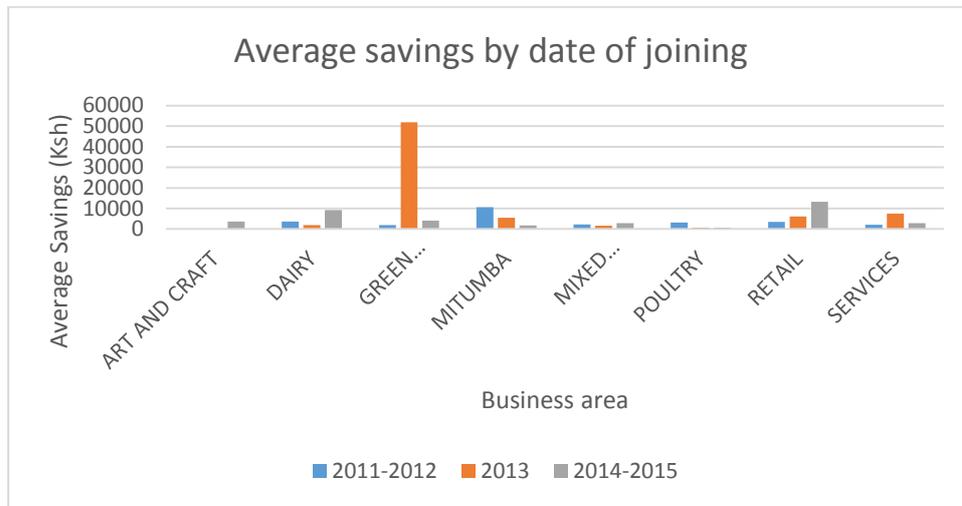


Figure 3-Average Savings by Date of Joining HiH EA project

The overall situation is that most of the members in the various business enterprises have not been able to make any significant savings except for those who joined in 2013 and are involved in green groceries. However, it has been observed in discussions within the members involved that green groceries involves mainly buying the produce and selling. The low savings from business enterprises also reflects the trend highlighted in the focus group discussions where members immediately reinvested in surplus from their enterprises into the growth and development of their businesses. This low saving records could also reflect a situation where groups do not want to publicly declare their savings information for fear of being phased out from the project enterprise support services.

There are several other savings issues that have emerged from analysis of savings data. The gendered analysis of savings data showed that males tend to have higher savings than women and this reflects the issue raised in focus group discussions that women's income tends to be immediately deployed to address household needs after it has been earned. Apart from the consumption demands within the household, savings patterns also tended to be influenced by the sales performance where there was better ability to save in areas such as services, retail and dairy. Ability to save also depends on the number of dependents of the SHG member where saving capacity diminishes with increased number of dependents as shown in Figure 4 below:

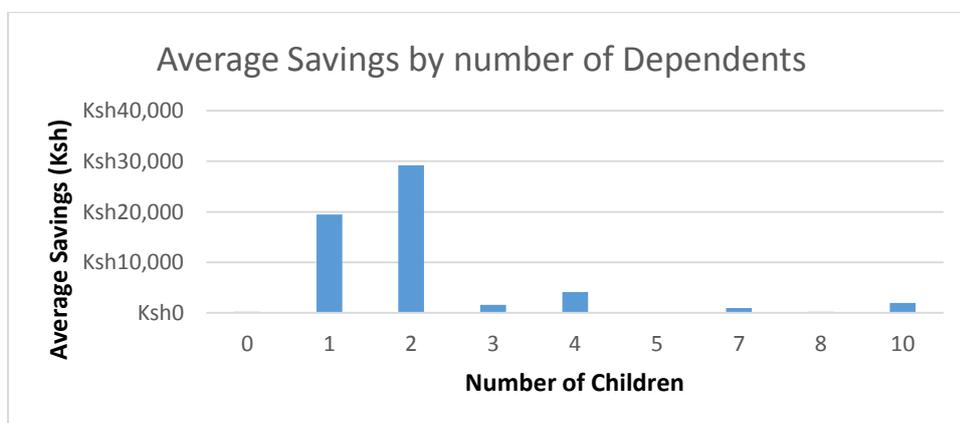


Figure 4- Savings versus number of children/dependents

A savings analysis was also conducted for the under 35 age group which showed that young people have been able to make some savings with mixed farming activities. They do not normally have dependents but have other aspirations in their lives which include further education, investing in a business venture or purchasing equipment for quick income generation. In the focus group discussions, some of the youth were keen to use income earned from self-help enterprises to fulfil their career goals. The self-help enterprises are mostly seen as a key stepping stone in meeting short and long-term goals of SHG members. This should be an important consideration in the targeting of youth for enterprise development.

3.3 Financial Management and Access to Credit

From the very outset of the project, it had already been observed by HiH EA that most of Micro-Finance Institutions (MFIs) in Kenya were unwilling to provide credit finance to micro-entrepreneurs with no record of savings, loans and repayments even to access the smallest amount of working capital appropriate to HiH target groups. In view of this reality, the project had a three-pronged strategy which comprised:

- Leveraging internal group savings to support the minimal and basic credit needs of members who may not need any additional financing;
- Enabling members to benefit from an internal funding mechanism, the Enterprise Incubation Fund (EIF) to help members access funding for starting and growing their enterprises with flexible repayment system;
- Facilitating linkages with micro-credit providers.

Evidence from both focus group discussions and individual interviews with the entrepreneurs show that all the groups visited had an internal group saving scheme for lending out to members for meeting social and economic needs of the households such as food, education and health needs as well as financing of enterprise initiatives. For most members, the savings generated through the process of member contributions provided a critical mind-set shift about the need for sound financial management and investment. Ongoing monitoring assessments by HiH noted that most of the group members were able to repay 100% of loans provided through their SHGs within the prescribed periods of repayment. However, these loans are not usually enough for investment in serious enterprise activities, hence the creation of a facility by HiH EA to enable interested members to borrow from an Enterprise Incubation Fund (EIF).

3.3.1 Role of the Enterprise Incubation Fund (EIF)

The EIF was conceived as a stepping stone to enable the economically-marginalized target group members to build their entrepreneurship capacity and asset base so as to be able to access financial support from existing and new financial products in the market. Hence, while it was expected that over 80% would benefit from the EIF at the very outset, it was also expected that beneficiaries of the fund would be weaned off once they reach a satisfactory level of self-financing.

Throughout the focus group discussions, the EIF and its strong link to the training and entrepreneurship development process is seen as one of the major differentiators of HiH EA from other agencies working in the field of micro-finance. For many SHG group members, the EIF is the only loan product they have experienced in their lives. They reportedly had not been reached by any other financial support mechanisms and this is clear testimony of how the financial deepening imperative of the HiH EA model is being felt at the local level.

The dominant role played by the IEF is shown in Figure 5, below which is disaggregated by gender:

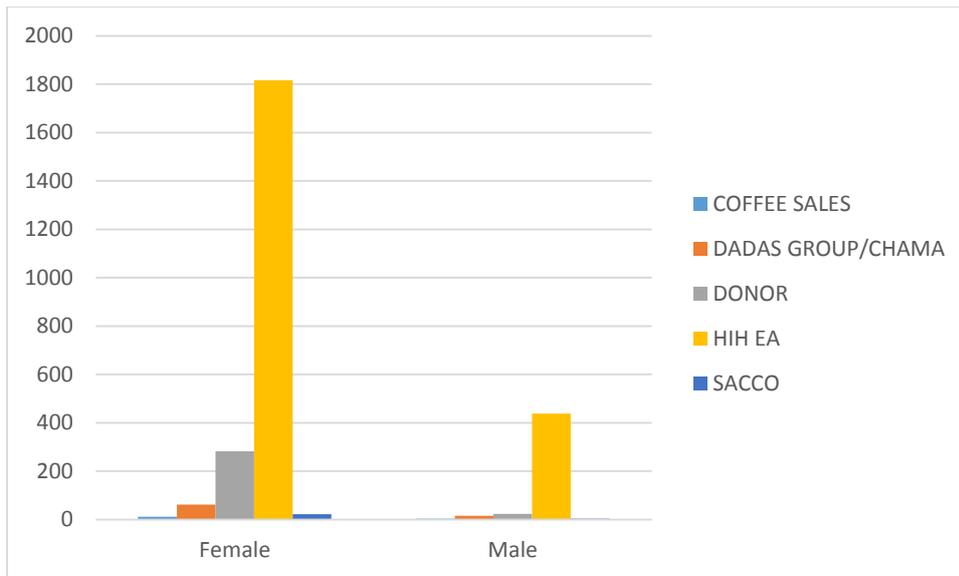


Figure 5 - Access to financial support by Gender

Most of the HiH EA supported enterprises have successfully targeted women as shown in Figure 6. There are a few other complimentary funding sources which have just reached over 200 women. The levels of funding for the different enterprise clusters is shown in the figure below:

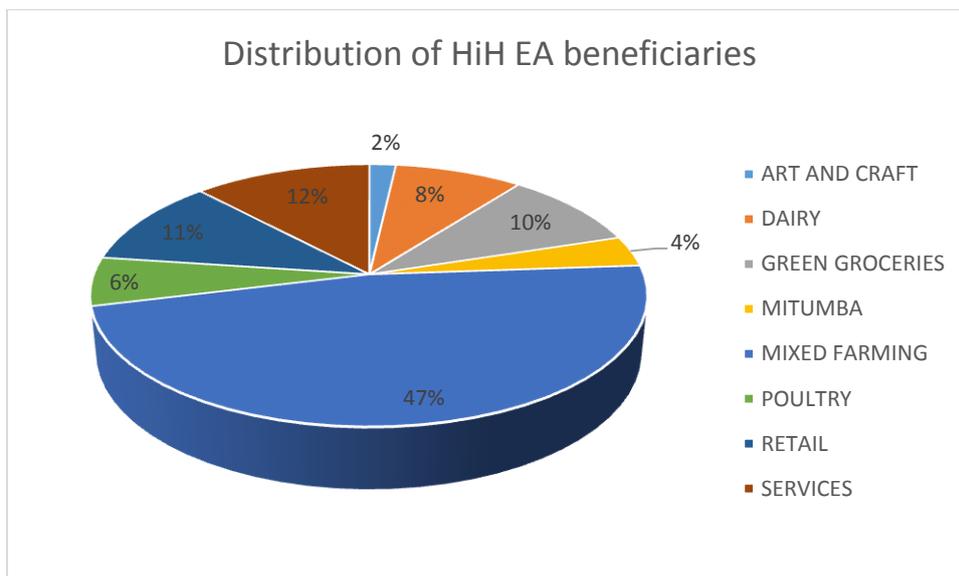


Figure 6 - EIF Access by Type of Enterprise

Records from the HiH Management Information System show that most of the loans disbursed to group members were in the region of Ksh 10,000 to Ksh 15,000 and 2014 was the most active year in loan disbursements as some of recipients were from Phase 1 of the project. These loans were mainly for start-up and consolidation of enterprise initiatives. Within this period, most of the recipients were also changing and experimenting with different enterprise options and learning how to manage an enterprise. Accounts by recipients who have gone through this phase of learning shows that the two initial funding streams tend to build the necessary business competences and the confidence to identify a more lucrative enterprise in the final phases of loan application.

While it has been expected that entrepreneurs would gradually wean themselves from the EIF funding as they show maturity and serious business intentions, it is unfortunate that most of those progressing to higher loans have not shown an interest in being weaned from EIF support. Most are still not ready for high-interest bearing loans and feel they still don't have the capacity to engage with other service providers in the open market place. Unfortunately this has tended to create problems of finding an appropriate exit strategy for beneficiaries of the EIF. Almost 80% of members interviewed during focus group discussions failed to demonstrate their own exit strategies from the project support mechanisms and expressed the hope that HiH EA would continue to support them with even bigger grants in the future. However, the Evaluation Team, ignited an interesting dialogue with both the branch level staff of HiH EA and the beneficiaries of the EIF, resulting in the analysis of a menu of options for exiting SHG members from the EIF support. The key options for consideration by HiH EA and its partners are:

- **Provide a two-pronged funding mechanisms to SHG members to reflect the future direction of enterprise support in Phase 3 of the Project - Enterprise Start-up and Consolidation Loan and the Market Growth and Development Loan.** This thought process is questioning the logic of providing loans of 20,000 to 30,000 to enterprises that are not showing market driven growth. This will ensure those entrepreneurs that are not growing are churned out at a pre-determined exit point within the loan cycle. At that point they will have acquired entrepreneurship skills, knowledge and experience and will have developed strong mutual support systems (internal savings) that can propel them into the future. If they decide to go for a Market Growth and Development Loan, they will need to meet the conditions.
- **Linkages with MFIs and government to take over EIF funded projects when they have reached a ceiling of support.** There are already some current challenges in enticing commercially oriented MFIs to work with the micro entrepreneurs being targeted by HiH EA but there is room for demonstrating the gains that have been made in developing some of the entrepreneurs towards market based approaches and for re-engagement with some of the MFIs to pilot a way of working.
- **Leveraging matching funds for projects that cannot be entirely funded by the EIF through government and private sector partners and/or where there is potential for complementary funding.** HiH EA has already initiated some good links with other funding mechanisms, mostly government through support funds for youth and women, where special funds can be blended with EIF funding. This will enable HiH EA to focus on its areas of comparative advantage in nurturing enterprises and building strong entrepreneurship skills.

3.4 Integration of Value Chains and Market Access

HiH EA was able to commission a detailed market study that recommended the need for promoting integrated production systems for effective value chain linkages with processors and retailers and for creating economies of scale for the small producers to grow high value markets. The project has done very well in creating awareness on market-oriented production across all the branches visited but there is a gap in the capacity of all the entrepreneurs to move quickly towards commercialization of their current activities². Some of the products for

² In the market study conducted during Phase 2 of the project, 26.5% of the survey respondents indicated that their selection of enterprise was influenced by the market demand of the enterprises and 56.6% of

potential value chain development were cited as poultry, fish, honey, sweet potatoes, mangoes, bananas and vegetables which were already being produced locally. Market access was hampered by a number of constraints that included price fluctuations, poor infrastructure (roads, transport), climate risks, limited financial and credit access.

Some of the specific needs and priorities on value chain and market access were support to identify scalable value chains, capacity building in conducting value chain analysis, production of quality products that meet market demand and strategies for climbing up the value chain in the different products and business clusters. For successful integration of value chain and market access, an evidence based learning process needs to be facilitated with emphasis on scaling up value chain engagement by the producers.

The ASDSP provides opportunities for leveraging some of the enterprise products being promoted by HiH EA. Table 6, below shows some of the ASDSP priorities that connect very well with enterprises that are actively being implemented in the various branches.

COUNTY	BRANCH	ASDSP PRIORITIZED VALUE CHAINS
Kiambu County	Thika, Kiambu, Limuru	Cow Milk Indigenous Chicken Bananas
Nairobi	Kawangware, Kasarani	Cow Milk Broilers Sukuma Wiki
Nakuru	Nakuru	Cow Milk Pyrethrum Fish
Machakos	Machakos, Tala	Cow Milk Indigenous Chicken Mango

Table 6-ASDSP Priorities

All the prioritized value chain products are already being produced in the different branches visited by the evaluation team; with cow milk, indigenous chicken and pyrethrum being the most common. In essence, there is need for HiH EA to intensify their collaborative work and to develop joint measurable work-plans on scaling emerging value chains with potential for transformation into more viable SMEs based on the in-depth business cluster analysis discussed above.

The Value Chain Platforms (VCPs) being created through the ASDSP also create a window of opportunity for deepening linkages with private sector actors who will be interested in working on some of the value chain priorities emerging from the project. Combined with HiH EA existing linkages with the private sector, the next phase of the project should aim to consolidate both existing and new linkages. For example, where potential value chains for agriculture products already exist, it will be possible to strengthen the links between the producer (farmers) and agricultural technology partners to improve productivity. Overall, the emphasis on value chain and market integration will be realized after some time as results tend to be generated after some time.

the respondents indicated that they planned for the market of their produce before engaging in the enterprises.

3.5 Partnerships

3.5.1 Areas for strategic contribution by stakeholders and partners

The project has been able to leverage a broad range of partnerships in Phase 2. Building linkages with other partners was a conscious strategy by HiH EA to ensure that its expansion process would be complemented by support from other partners. Evidence gathered from interviews with key partners and stakeholders and in the FGDs suggest that the critical contributions were in the areas of funding support (Sida), registration and social mobilisation of groups (Department of Social Services and other government departments), technology and equipment support (KickStart International), complementary finance services (Women and Youth Funds), supporting value chain development (ASDSP), farmer training and agricultural support services (Ministry of Agriculture and NGO partners), women and youth capacity building (government and NGO partners), contributing to environment and green enterprises development (Community Forest Association and NGO partners), advocacy, networking and policy influencing (National Youth Council and other Rights Based Organizations), adult literacy, education and entertainment (Department of Adult and Continuing Education and NGO partners), contribution to development of non-farm enterprises (Songa Mbele Development Organization) and support to vulnerable groups such as those affected by HIV/AIDs (Dream Centre and other local NGOs). A detailed table showing the key areas for partner engagement, partners successfully engaged in Phase 1 and 2 and their roles and levels of contributions is presented as Annex 6 of the report.

3.5.2 Quality of Services by Partners and Visibility at Community Level

The evaluation process did not reach out to all partners participating in the project but from the sampled partners in the different branches, a number of observations on quality of services and visibility of partners were made. Some of the partners interviewed in this process included ASDSP (Machakos, Tala and Nakuru), Department of Youth Affairs (Kawangware, Limuru), KickStart (Machakos, Nakuru) and Kiva (Nairobi). The key observations were:

- HiH EA worked through MOUs with most of the key partners in the project but local branch level personnel and the SHG groups were not conversant of what was contained in the MOUs. So the SHGs did not know what to expect from the different service providers making it difficult to ensure accountability and good quality service delivery.
- Partners became associated with the project through linking HiH EA with groups that they had been working with and this helped in creating some good relationship between HiH EA and participating partners.
- There is lack of information at the community level about what the different stakeholders are focusing on and their key competences. This has affected quality of linkages between the SHG members and various stakeholders participating in the project. There is need for proper stakeholder mapping and sharing with the communities.
- Some partners expect some financial leveraging by HiH EA if their input is going to be of high quality and this is one area that needs to be addressed openly with all key stakeholders.

3.5.3 Strategies for improved collaboration

- The maintenance of a strategic database of all partners that cascades to the branch level must be maintained to ensure all branch level staff are acquainted with all stakeholders and are knowledgeable about their roles and responsibilities must continue to be a high priority.

- The strategy of using MOUs to forge relationships and partner commitment is essential but the objectives of such documents need to be fulfilled without fail to ensure there is shared commitment and risk taking.
- Documentation of partner support and inputs need to be strengthened as well as maintaining good historical records of when the partnerships started, activities, results being generated. For example, the Evaluation Team could not map out exactly the partners who started in Phase 1 and those engaged in Phase 2 and their key achievements in helping the project achieve the desired results.
- Partner contributions (time, resources and support) need monitoring and tracking so that the information can be used to improve the quality of future collaboration.
- Some partners expressed their own capacity building needs which HiH EA could have coordinated to strengthen their ability to contribute to long-term sustainability of the project, for example, Dream Centre.

3.6 Environmental Resilience and Green Enterprises

HiH EA has developed a module on environmental management for guiding the training on environmental resilience and green enterprise issues. Some of the key issues on environmental resilience and green enterprises were explored in the market study that was conducted during the Phase 2 period. In the final analysis, it was acknowledged that the SHGs and individual entrepreneurs has some good knowledge on environmental degradation issues such as deforestation, soil erosion, pollution, landslides and the consequences on soil fertility, land exhaustion and destruction of vegetation including long-term impacts such as drought. The focus group discussions confirmed that most of the entrepreneurs were aware of some of the strategies that could be used to mitigate negative impacts on the environment as a result of the different livelihood and enterprise initiatives. Some of the ongoing strategies were mentioned as re-forestation, grass planting, focusing on cover crops, organic farming, minimum tillage practices, use of green technologies, water management and harvesting, recycling of waste and good sanitation and hygiene practices. Some of the sustainable environmental technologies that were mentioned as contribution to environmental resilience at the household and community levels were briquettes, biogas, waste recycling, solar energy, wind mills and agro-forestry. While there is some good awareness on broader issues impacting on the environment, there were several challenges affecting effective implementation of environmental resilience measures and these included the difficulties of attitude and behaviour change, cost of using effective environmental technologies, labour intensive nature of some of the measures and high dependence on environmental resources by communities to meet their needs.

Despite these challenges, some of the SHG members have been instrumental in championing key environmental initiatives within their households and communities focusing on tree nurseries, njiko stoves for energy saving, waste recycled products in peri-urban areas, water management and conservation, improved sanitation and use of organic manure as part of ensuring resilience and sustainability of their enterprises. Some of the environmental initiatives have benefited from linkages with relevant environmental organizations such as African Beekeepers Ltd, Tree is Life Trust, National Environmental Management Authority and Burn Manufacturers Ltd. While some of these initiatives were beginning to take shape the evaluation team observed that the understanding of the link between the various enterprises and the issues of environment was not very comprehensive and very visible at the local level suggesting the concept of green enterprises has not yet been fully explored as a way of promoting environmental resilience and

greater social inclusion on these issues.³ Due to limited understanding the evaluation team also observed that some of the income generating projects such as soap making and detergents home based manufacturing processes did not consider occupational risks as there did not have any protection materials like gloves. Based on the current situation, there are several opportunities for strengthening environmental resilience in the next Phase of the project and these include:

- More intensive training environmental awareness and inclusion as a cross-cutting input across all the modules.
- Work with some research partners to understand the potential for promoting green enterprises based the agriculture-energy interface in view of climate change dialogue already happening within the communities. This could also look at the micro-irrigation and other small-scale water pumping technologies to enhancing productivity and stronger market linkages.
- Promote linkages with other ongoing initiatives on environmental resilience which is also a major objective of the ASDSP.
- More viable green enterprise solutions could also be identified through shared learning platforms at the branch, County and national levels.

3.7 Gender, Social Inclusion and Culture

One of the strategic anchors of the project has been reducing gender economic disparities through an emphasis of women and youth participation during Phase 1 and 2 of the project. From our assessment of the field situation, the focus on micro-enterprise development targeted at mainly vulnerable women groups has contributed significantly to finding solutions to a wide range of social and economic problems facing rural women and other vulnerable groups such as idleness, lack of productive employment, social isolation, lack of access to services including financial services and limited capacity to contribute to household welfare and development. Most women met during field work pointed out that their life was miserable and hopeless before the project as they were just working on isolated home activities for survival. Most of the project activities including leadership training, formation of SHGs and savings mobilisation, entrepreneurship and business training, value chain and marketing training, environmental management training and support have been able to target mostly women and other vulnerable groups such as those affected by HIV/AIDS contributing significantly to reducing gender inequality in the social and economic life of rural communities in all the targeted geographical areas.

Both the women and men interviewed during field work acknowledged that they continue to witness some changes in the social, cultural and economic realities within their environment as a result of the project. These changes are mainly:

- **Attitudinal and Cultural:** Where the men are becoming more supportive of women participation in SHG activities and are viewing women as equal partners in household decision making processes. Initially men viewed the project as entirely for women, but in all the branches men are now actively supporting from behind and even contributing cash for the success of the enterprise initiatives and some are joining hands with their women either within the same groups or in a parallel group to maximize benefits for the household. The attitudinal and cultural changes were reported in almost all the SHGs that were visited by the evaluation team.

³ Some of the emerging green enterprises are njiko stoves, water harvesting, bio-gas plants, chicken feather fans and ornaments are just providing the preliminary foundation for some future work on environment and green enterprises.

- **Productive and reciprocal work:** Work on self-help and small enterprise development is increasingly viewed as productive employment for all family members that have not been productive. Again, it was observed that the members of the household could work in different self-help groups as long as they are engaged in productive and reciprocal work to support the resilience, food security and economic prosperity of the household. A good example of productive and reciprocal work relationships is the Mui Family in the Machakos Branch when men, women and children including those working in urban areas have pulled resource together for ensuring every family member is productively engaged in activities that contribute to household resilience. HiH EA staff at branch level acknowledge this trend of family based SHG which is reducing the gender disparities at household level.
- **Women mobility and marketing of cultural products:** In Kawangware, some groups focused on products that make them ambassadors of local tourist products such as bead-making and cultural wear owing to their increased entrepreneurship skills and in this industry they also see opportunities for collaborative work with their male counterparts where members of the family and group would have complimentary roles in the production, value addition and marketing of these products.
- **Intergenerational Changes:** There is more willingness to work together across different age groups to collectively improve performance of group enterprises. A 75-year old member of an SHG in Limuru told the evaluation team that at his age, he has learnt a lot from the younger generation and he only learnt about the importance of having a bank account at this advanced age. He too has been providing his wisdom on farming, conservation practices and sustainable use of natural resources which is making their agricultural activities successful over the years.

Based on observations of these dynamics, women have shown confidence in every possible sector where there are opportunities for productive work and employment of themselves and their family members and this often leads to great household resilience which changes the employment and income dynamics within the household within a very short time. As women continue to be engaged in productive employment opportunities, it still remains to be assessed is their burden is increasing when other home chores are considered. Due to the gender equality focus of the project, it would be prudent to invest in a gender impact study in the next phase of the project so that some of the observations coming out in this evaluation can be fully contextualized and communicated at different levels. This would generate lessons that will ensure empowerment of women through enterprise development is scaled up in future phases of the project.

4.0 MONITORING AND EVALUATION, IMPACT AND SUSTAINABILITY

The project has been able demonstrate a gender responsive rural enterprise development model that has successfully transformed the livelihoods of women and other vulnerable groups through facilitating their access to business knowledge and skills, savings capacity building and enterprise development and integrated business, markets and environmental management approaches implemented within diverse contexts and target groups. In this section, the evaluation focuses on analysing project achievements against set targets, key impacts observed by the evaluation team, lessons learnt and sustainability.

4.1 Project Achievements against Set Targets

The project has been able to achieve all its targets as set in the RAF as shown by Table 7, below:

Activities	Final achievement	Set Targets in RAF	%
Groups mobilized	1,422	1,540	92
Members mobilized	29,480	30,800	96
Members trained on group dynamics	29,480	30,800	96
Members trained on savings	26,532	27,720	96
Members trained on enterprise development	23,879	21,500	111
Members trained on financial management	23,879	21,500	111
Members trained on value chain management	23,879	21,500	111
No. of new enterprises created/enhanced	33,164	21,500	154
No. of new jobs created/enhanced	45,695	28,000	163
No. of members accessing financial products through partners	18,290	9,913	184
Members accessing HiH EA EIF	31,179	29,740	105
No. of value chain linkages	14,320	14,870	96
Partnerships engaged in the period under review	27	29	93

Table 7- Project Achievements against Set Targets - HiH EA Final Performance Report.

4.2 Impacts Observed

- All the 21 SHGs visited during focus group discussions showed a high level of self-organization and cohesion with demonstrated capacity for saving and self-enterprise initiation and development. Over 80% of members mobilized were unemployed women and other vulnerable groups who are very proud of the new skills and knowledge they have gained on group cohesion, leadership and self-enterprise development.
- Local group savings and lending mechanisms through Table Banking and Merry-Go-Round have been strengthened, especially through increased contributions by members. The evaluation noted that there were no problems in repayment by members for internal borrowing. HiH EA is now being recognized as a centre of excellence in training and transformation of SHGs and in ensuring groups adhere to strict business requirements like repayment of loans.

- SHGs have demonstrated capacity to recruit and induct new members within their groups and to help them access knowledge, skills and competences to identify and implement a successful enterprise. SHG group members are keen to see each of them succeeding in their business enterprises and this has created strong mutual support relationships in the planning and implementation of projects.
- Women have been able to demonstrate that entrepreneurship skills can lead to social and economic transformation of their households and communities through improved savings culture and practice, mutually-supportive relationships with other family members and adopting business and market-oriented practices. Women, men and young people now realize that their quality of life can change for the better if they have entrepreneurial skills in their hand and are able to make use of the skills gained through training and mentorship. This explains why there is increased demand for continued business training to gain skills for business growth and scaling-up by the members and increased capacity to produce quality products that can compete in the market place. Listening to this demand in most of the focus group discussions gives a good indication that the project has been successful in creating self-identified entrepreneurs who are ready for moving up towards market driven enterprises which the project can build on in the future.
- The business training and mentorship process has resulted in a wide range of business activities that have been able to meet household needs of the primary target group, who mostly women. The women have a lot of confidence with regard to decision-making for the use of income earned and many women interviewed considered having cash in hand as one of the greatest source of empowerment they have experienced in the project. The training on home banking, saving and making a wise investment were highly valued components in this empowerment process.
- With very minimal financial support through the Enterprise Incubation and own savings, the entrepreneurs were able to invest into practical livelihood and business focused activities to transform their poverty situation. While some of the SHG members want increased financial support for scaling up, this demand is a positive impact in inform the development of scaling up strategies for the project in the future as there are members who have an expressed interest to move beyond subsistence type of activities.
- Market promotion activities across the various branches is creating a strong appreciation and awareness of the market driven approach to enterprise development. So far, enterprises have been able to operate at local market levels but have been showcasing of products that can propel them to growth in the areas of dairy, poultry, beadworks, and various other agricultural based products.
- The project has been able to demonstrate the value that can be unlocked by working through relevant partners in the public and private sectors through working with a wide range of partners for the different products and services. However, given the fact that most of entrepreneurs are still working on improving quality of their products and linkages with other private sector actors, the impact of emerging value chain networks within the program has not been fully assessed.
- The impact on productive employment for household members is interesting. We have observed a trend where the productive employment of one member of the household

will have a knock-on effect on other members of the household to engage in productive work in other SHGs ensuring multiple income streams for the household.

- The investment of effort in resilience building and green enterprises is beginning to show some early dividends in terms of initiation and dialogue on environmentally friendly enterprises but these have not been systematically mapped out to ensure all possible green enterprise pathways are explored.

4.3 Lessons Learnt

- If well capacitated, SHGs can be an avenue for social and economic empowerment if they are properly selected and mentored in savings, entrepreneurship, business development and market chain development as well as integrated environmental management.
- Entrepreneurs have been able to select enterprises of their choice based on their resources, repayment capacities, livelihood and income needs as well as their location. This has generated a diverse range of business clusters from agriculture, retail, green groceries and services.
- Despite the subsistence nature of most of enterprise activities, there is a strong demand by the entrepreneurs to grow their portfolio of activities which opens good avenues for public private partnerships and for niche based market driven enterprise development.
- Access to credit is critical for the formation and growth of micro-enterprises but sustainability needs to be secured through a mix of funding options that are accessible to different profiles of target beneficiaries. The funding strategy needs to be understood by all members of the facilitating organization, the business development service providers and the target groups themselves. This would avoid any misconceptions and misperceptions about the role of funds such as the EIF which is there primarily to leverage initiation enterprises after all the vetting and training requirements have been met.
- As demand for enterprise training and value chain development continue to increase, partner engagement approach should aim to ensure complementary training support in areas where HiH is weak such as technology provision and social education, strengthen provision of Business Development Services (BDS) within a market value chain approach and strengthen strategic policy information and dialogue on role of rural enterprise development in poverty reduction in rural areas.
- While there is some good knowledge and awareness of environmental issues and consequences, there is lack of a systematic approach to assessments the environment impacts of the different types of enterprises that are being implemented by SHG members. There is limited capacity to explore the full range of potential green enterprises that could be promoted in different agro-ecological regions. The issue of environment and green enterprises will be critical for the growth of enterprises in the different geographical areas.

4.4 Challenges and Weaknesses

The Evaluation Team identified some key challenges and weaknesses that need to be addressed by the project in its future phase.

- Capacity for reach out to all intended target groups in the mobilization and training phases is affected by poor quality roads and language barriers for some of the communities where use of local languages is prevalent. There were some suggestions that some of the mobilization and training materials need to be translated into local language to ensure effective mobilization and training SHG members.
- While the structured approach to training and capacity building through modules has been effective for ensuring quality service, follow-up training and support needs to be complemented with a business development service approach where a range of service providers compete to provide value added and capacity building services to the entrepreneurs.
- Access to finance and credit to enable the growth and sustainability of enterprises has remained a challenge for the emerging entrepreneurs as some of the commercial oriented MFIs have not been willing to support small and remote based rural entrepreneurs. The MFI themselves have limited presence and visibility in most of the operational areas for effective engagement with the rural based entrepreneurs. The project would need a strategy to ensure that interaction with all types of MFIs can happen at multiple levels if they are to relax some of their lending conditions.
- EIF lending processes are quite involving and are often associated with high administrative costs and this has prompted the HiH EA team to explore the mobile banking solution as an option. This option has been received with mixed feelings by the intended beneficiaries and people are not willing to pay the price for mobile banking services and there is need for more intensive consultations on the issue.
- Climbing up the value chain ladder has been a challenge for most of the micro-entrepreneurs due to the low production scales and in some cases the desire is to be able to meet basic needs for a livelihood. It has been observed that within the first two cycles of support some entrepreneurs will still be finding their feet and selecting the most appropriate enterprise. The absence of a clear business cluster analysis and identification of potential value chain remain an obstacle for different profiles of entrepreneurs to work out their growth pathways.
- The market study that was conducted in Phase 2 provides some useful directions in improving marketing strategies and in scaling up some of the existing enterprises. The Evaluation Team did not find evidence of systematic mainstreaming of the outcomes from the study at the field level.
- There is no framework or tool for assessing the environmental implications, risks and opportunities associated with all the key enterprises supported by the project. This is urgently needed to ensure environmental resilience even if all the risk assessments are being conducted by partner agencies with the necessary expertise.

4.5 Sustainability and Scaling-up Opportunities

Both enterprise and entrepreneur sustainability are critical for protecting the gains of the project. Based on entrepreneurship development practices, this requires continuity in the integrated package of services that include the financing, technology, inputs, marketing and business development services. The intensive follow-up demands for mentoring and capacity building also need to be seriously considered in assessing the sustainability of the project.

The current model of support leans very heavily on HiH EA with its extensive network of staff and support resources as well as partners who compliment their efforts in the operational areas. Ensuring the poor eventually stand on their feet in the marketplace appears to be a long journey that requires institutional commitment to capacity building. HiH EA appears to have that level of commitment which it has also instilled in all its partners. The focus by the project on developing 'a culture of entrepreneurship' is commendable rather than sustainability of an enterprise. This enables enterprises to start and be closed if they are not viable in the prevailing environment. This phenomenon has been common in all the branches visited where the entrepreneurs had the flexibility to jump in and out of any enterprise if it proved difficult to implement. From a business point of view this phenomenon is permissible. Based on this view, not all businesses will be expected to be sustainable in the end. EIF supported enterprises have been successful due to HiH EA strong model of support and mentoring.

The HiH EA model of enterprise development and job creation is unique in that it creates a strong foundation for target groups to immediately use knowledge and skills gained to identify enterprise opportunities within the reach of individual entrepreneurs before even receiving external financing.

Future sustainability depends on how targeted SHG members institutionalize the entrepreneurship mind-set and how they develop capacity for progressing from a self-help mode to a market driven approach with linkages to business development service providers, micro-credit and markets.

5.0 CONCLUSIONS AND RECOMMENDATIONS

5.1 Conclusions

A number of key conclusions can be drawn from this evaluation assessment:

- Building on Phase 1 achievements, Phase 2 was able to deepen and consolidate the mobilization and capacity building of SHG members based on their expressed needs and priorities with emphasis on access to credit and markets.
- The project demonstrated that strong social cohesion is critical for ensuring SHGs and their members improve the credit repayment performance and to create real opportunities for income and job creation.
- In Phase 2, the project has continued to be dominated by women of all age groups who have been instrumental in mobilizing other vulnerable groups such as youth, unemployed men, HIV/AIDs affected groups to be active membership of SHGs in order to escape poverty.
- The HiH EA model of mobilization has continued to be unique in that the group members are provided with adequate training and capacity building to be able to identify more viable business enterprises.
- The integrated business training package comprising entrepreneurship, savings, access to finance, markets and value chain development, environmental management was

delivered in a systematic way, to all members mobilised in Phase 2. However, it is not possible and economically feasible for all members of SHGs to be targeted for commercial growth and scaling up.

- Impacts being created are varied across different type of business clusters and specific products being produced and marketed depending on location, pricing and other economic factors. Ultimately the business activities have been able to transform the quality of social and economic life of people living at the bottom of the economic ladder with minimal resources.
- Public Private Partnerships forged by HiH EA have contributed significantly to the creation of multiple impacts for entrepreneurs themselves and other actors in the value chain and these are critical for both social and economic empowerment and business growth and scaling-up.
- So far the gender impacts of the project are being framed from the high level of participation by women in enterprise development activities and in transforming household productive relationships. The impact of further diversification of activities and further growth may also overburden women with responsibilities that may end up overwhelming their capacities.
- The project has not been able to effectively mainstream environmentally sensitive issues and green enterprises in all the emerging business clusters and issues of environmental inclusion and resilience need some urgent attention especially in the context of climate change.
- There has been good quantitative tracking of project progress using poverty tracking and bio-data monitoring questionnaires. However, the tools have not been periodically reviewed to reflect dynamics of monitoring data on enterprise projects.

5.2 Recommendations

The recommendations are based on the key benchmarks of the Project in Phase 2:

5.2.1 SHG Capacity Building and Savings Mobilisation

- More effort should be channelled towards capacitating SHGs members to link their business planning processes to potential sources of financing and future growth opportunities.
- SHGs should continue to create opportunities for participation of youth and other vulnerable populations in the project.

5.2.2 Business Training and Enterprise Development

- Emerging business clusters in which SHG members are participating need to be benchmarked in order to develop an informed framework for members to graduate from one level of entrepreneurship to the next based on their needs and priorities as well as their capacity and resource base.
- Develop appropriate Business Development Service models for addressing the needs and priorities of SHGs to ensure responsive support to key inputs such as training, equipment, information and other requirements.
- Develop a database of trained SHG members with clearly defined needs and priorities to be able to tailor training materials to their demands. The database would also be used to

forge relevant partnerships with other key stakeholders and partners as business development service providers.

- HiH EA would need to support model entrepreneurs from the existing crop of entrepreneurs for targeted scaling-up and graduation into more commercially funded entities.

5.2.3 Financial Management and Access to Credit

- EIF should remain a catalytic fund to support groups that cannot access any of the available funds for micro-enterprise development.
- The EIF financing package needs to be reviewed so as promote start-up and consolidation of existing enterprises as well as support market growth and development of those with scalable value chain products. These need to be administered in a dual but complimentary manner with a view to promote self-help enterprise development for breaking the poverty cycle and then ensure market led growth and development. In this way, the first cycle of fund will be for start-up and the second cycle will be for transition into the market based financing mechanisms.
- Linkages with market-oriented and government linked MFIs need to be strengthened to ensure financial sustainability of enterprises in the longer term and the relationships could be forged within the context of public private partnerships.

5.2.4 Market integration and value chain development

- Building on the market study conducted in Phase 2, HiH EA should identify scalable value chains for targeted capacity building, monitoring and learning to increase level of confidence by the SHG members on planning and implementation of market driven enterprises.
- HiH EA would need to work closely with ASDSP in spearheading value chain related work in all the areas of operation building on the current MOU and priorities that have been identified through the ASDSP value chain mapping process.
- Analysis of the emerging business clusters in terms of scalable value chain priorities will be critical for smooth market integration and value chain development especially when conducted with participation of SHG members and other interested stakeholders.

5.2.5 Environmental Resilience and Green Enterprises

- There is need to intensify the training on environmental resilience and green enterprises integrated across all enterprise development processes in the next Phase of the project and not as an isolated component.
- Building linkages with appropriate research organizations in energy and environment will enable identification of integrated agriculture, environment and energy initiatives that can lead to greater environmental, market and livelihood resilience.

- Develop enterprise environment risk assessment tools to enable entrepreneurs to make effective enterprise decisions before the enterprises are implemented so that they take appropriate mitigation measures during implementation.

5.2.6 Partnerships

- HiH EA should embrace the demand for collaborative training and capacity building for sustainable SHGs by other partners and stakeholders in Kenya but should start defining standards for successful SHG training packages based on the valuable experience from the project.
- Based on the existing MOU with ASDSP, explore priority areas for collaboration in scaling up targeted value chains by the project where SHG members are keen to be supported through a business development service model.
- The maintenance of a strategic database of all partners that cascades to the branch level must be maintained to ensure all branch level staff are acquainted with all stakeholders. Partner contributions (time, resources and support) needs monitoring and tracking so that the information can be used to improve the quality of future partnerships.
- Ensuring current MOUs outcomes are understood and rolled out as deliverables at branch and local community leadership levels is critical. Adequate information is important to communities and SHG leadership structures on the roles and responsibilities of the different stakeholders and partners, for better transparency and accountability in terms of strategic goals and projects such as those of ASDSP and Vision 2030.
- Progressively mainstream the business development service approach for scaling up market-oriented enterprises for long-term sustainability.

5.2.7 Gender, Social Inclusion and Culture

- Commission gender impact study in the future Phase of the project to inform targeted gender outcomes through enterprise development initiatives.

5.2.8 Monitoring and Evaluation, Impact and Sustainability

- HiH EA should immediately focus on reviewing the bio-data form and other monitoring tools to able to capture data on enterprise development and performance.
- HiH EA should help SHG members to set business targets that can be monitored on an ongoing basis.
- HiH EA should also have tools for monitoring business trends, risks and opportunities for the SHG members. For example if there is a severe drought and most members invest their efforts in farming, significant losses will be incurred by the members.
- The revised M&E framework should allow future reviews to look at knock on effects of increased business income in particular assessing the patterns of expenditure with additional income and understanding the priorities of SHG members.

5.2.9 Recommended Way Forward for Scaling Up in Phase 3

- The Enterprise Development for Rural Families Programme is a unique empowerment intervention targeting mainly women and other vulnerable groups in Kenya.
- Phase 2 has managed to further consolidate gains made in Phase 1 but the process of sustaining subsistence based enterprises and making them grow to have products that are competitive will require a longer period.
- A scaling up-phase (Phase 3) will be required with three complimentary approaches to sustainable rural enterprise development. The first pillar should focus on deepening and sustaining self-enterprise development for improved livelihoods, the second pillar will focus on deepening and expanding market linkages and access for the groups that have progressed to a higher level of entrepreneurship development and the third pillar would deepen public private partnerships in support of the two pillars.

APPENDICES

Annex 1 - Income Trends

(a) Income range (%) - per month

Business Area	Ksh:500- Ksh:3,000	Ksh3,001- Ksh6,000	Ksh6,001- Ksh10,000	Ksh10,001- Ksh20,000	Ksh20,001- Ksh50,000	OVER Ksh50,000
ART AND CRAFT	14.00%	28.00%	10.00%	34.00%	8.00%	4.00%
DAIRY	9.13%	19.01%	20.15%	34.60%	14.83%	1.14%
GREEN GROCERIES	12.17%	30.00%	26.09%	21.74%	7.39%	2.17%
MITUMBA	7.25%	27.54%	22.46%	27.54%	10.14%	4.35%
MIXED FARMING	18.88%	29.48%	19.25%	20.67%	9.18%	1.49%
POULTRY	12.03%	27.82%	21.80%	22.56%	12.03%	2.26%
RETAIL	13.06%	22.01%	16.79%	24.63%	16.79%	4.85%
SERVICES	10.12%	22.54%	23.99%	27.17%	11.56%	2.60%

(b) Summary of income ranges at baseline and endline

INCOME RANGE AT	Ksh500 - Ksh3,000	Ksh3,001- Ksh6,000	Ksh6,001 - Ksh10,000	Ksh10,001- Ksh20,000	Ksh20,001- Ksh50,000	Over Ksh50,000
Baseline (per month)	56,3%	19,4%	15,1%	6,8%	2,3%	0%
Endline (per month)	14,9%	27,1%	20,7%	24,3%	10,9%	2,2%

Annex 2 - Typology of SHGs

Typology	Examples	Key Trends in SHG membership and participation
1. Female Only Groups (FOGs)	<p>Jitegeme Women SHG (urban), anointed young mothers. (Kasarani)</p> <p>Upper Manza (Tala), Adonai Women SHG, Winlis Women Group and Amboseli (Kawangware)</p> <p>Kapanga (Kiambu)</p> <p>Kiseveni Women SHG (Machakos)</p>	<p>The urban groups tended to focus more on dress-making, water vending, embroidery, hoteling, vegetable vending, buying and selling clothes (mitumba), bead making and selling.</p> <p>The rural groups focus mainly on mixed farming activities from vegetable production and marketing, livestock rearing and dairying to high value crops such as coffee.</p>
2. Old Female Only Groups (OFOGs)	<p>Mbogoini Agriculture (Thika)</p> <p>Vijana Wazee Group (Machakos)</p>	<p>These groups believe they share the same values and objectives and are engaged in farming activities such as poultry, dairy (cows and goats), beans, bananas, coffee, avocado and maize production and marketing. They feel they may not connect well with values of younger people.</p>

3. Predominantly Female Older Groups (PFOGs)	Akuu Kasimoni SHG	These groups have started mainly as older female only groups and will have started to incorporate other family members into the group. Young people participating in these groups were motivated to learn about business from the experienced older women and for some members bringing in more family members was a way of expanding income earning opportunities for the household as well as creating employment. Another key observation is that these groups have started much earlier before or around 2011. The range of enterprises tend to reflect the different age groups within the group.
4. Predominantly Female Groups (PFGs)	Kiefafu Matangi, Hope with a Vision (Kiambu) Mwamko Mpya Group (Nakuru)	These group tend to have acquired a mixed range of skills and knowledge and involved in activities such as soap making, making jik, poultry, mixed farming, buying and selling clothes (mitumba), kiosks, and vegetable gardening. They tend to be more aggressive and more willing to experiment with new opportunities that arise within the project. While male members are slowly joining these groups and young people, the leadership vision and direction is driven by the women.
5. Mixed Female Male Groups (MFMGs)	Wega (Nakuru) Gitedhia Small Scale Traders and Lari Pioneer Vegetable Processors (Limuru) IThanji Muirungi SHG (Thika)	These groups are getting more mixed with young people, males and females working together in the different enterprises. There is a wider range of initiatives resembling the predominantly female groups but the numbers of men and young people participating in these groups are much more than the predominantly female dominated groups. This may be reflection of group membership dynamics where incorporation of family members and relatives continue to be valued by SHGs especially given the fact that most of the enterprise activities are related to agriculture.
6. Predominantly Male Dominated Groups (PMDGs)	Wandemi Small Scale Farmers (Limuru) God Gives SHG (Kasarani)	Some of the predominantly male dominated are off-shoots of female dominated groups but they are just socially organized differently with males working on their own. And there is no differentiation of activities for mainly agricultural dominated groups especially in the Wandemi Small Scale Farmers. In the other male dominated groups the choice of enterprises is a differentiation factor such as in the God Gives SHG where focus is on shoe making, buying and selling scrap metal, jikos/improved stoves. However, women participation in these groups is extremely low with 1-2 women out of 15 members.
7. Mixed Family Based Groups (MFBGs)	Mua Family (Machakos) Kaba Thayu - Couples Group	The family based model is also becoming a trend. For example the Mua family is a well-organized family based SHG with family leadership, mobilisation and control structures. Other groups started as female but also work to attract their males into their activities.

Annex 3 - Impacts Created by the Project

Component	How it impacted on individuals, households and families
1. Group cohesion, solidarity and mutual support systems	<ul style="list-style-type: none"> • Groups well-organized and registered as required by the Ministry of Gender making them eligible for services as a result of group formation and training. • Leadership capacities have been improved and there is peace and tranquillity as a result of leadership training. • There has been a change of mind-set and attitudes by members towards a self-sustaining business culture and people have shifted from dependence to interdependence. • Traditional cultural beliefs have been broken in some of the groups as they started embracing a more realistic approach to business management. • The inclusion of welfare issues affecting members has enabled members to stay united and wanting to work together and support each other in times of need. • Increased membership of self-help groups and revival of groups that were disintegrating.

	<ul style="list-style-type: none"> In Machakos, the registration of about 40-50% of groups that were not registered has been a significant phenomenon.
2. Training on Savings and entrepreneurship	<ul style="list-style-type: none"> A wide range of enterprises have been stimulated after training on savings and entrepreneurship (yoghurt making, soap making. Improved savings culture which was felt to be a missing component within the groups. After training everyone wants to set up a successful enterprise. Debt management skills have been improved as a result of the HiH training package. Members are more enlightened on issues of borrowing and credit as some had very negative attitudes due to previous experiences when some lost their assets. In Thika, one of the groups has opened a Bank Account with Equity Bank and all members have been allocated funds for investment in their enterprise of choice.
3. Self and household employment gains	<ul style="list-style-type: none"> New avenues for self-employment has been created. Stanely, a member of Kibiyo Young Men has seen his life being turned around from being unemployed to be a proud owner of a food kiosk in Kawangware. In the same branch, the Gracious Women's Group comprised housewives and they started table banking they increased their group savings from Ksh 6000 to Ksh 50,000. Improvement in social status is an important breakthrough brought about through the project as it enabled women to move from house wives to business people. Savings are enabling members to send children to school and to meet household food security needs. Noticeable improvements are being seen by branch level staff (Limuru) after some savings.
4. Access to credit and finance	<ul style="list-style-type: none"> Table Banking and Merry Go Rounds were more rewarding to members after training by HiH EA. After training many groups were able to access loans from the Women Enterprise Fund and the Youth Enterprise Development Fund. Almost 80% of group members were able to secure funding through the EIF for their identified enterprises. Some members want the loans to be increased so that they buy water tanks if they are to be food secure and resilient.
5. Integration of other household and livelihood initiatives at family level	<ul style="list-style-type: none"> New initiatives added after training such as fish farming, soap making, agro-forestry initiatives. Community Forestry Association has been supporting the groups doing tree nurseries and the Kenya Forestry Research Institute has been growing tree seedlings and linking up with various groups in Limuru. A young men in Limuru had a barber shop before joining the SHG, and after joining in 2012, for a loan has managed to start a computer business which has enabled him to purchase a motorbike. Switch-over by households to environmentally sensitive options such as energy-saving stoves and investing in environmental conservation initiatives.
6. Access to markets	<ul style="list-style-type: none"> In Kasarani, there has been interest in the peanut value chain and this has created some strong wave of investment in market-linked initiatives (e.g The Wise Women SHG participated at the Trade Show to display and market their beadwork). In Limuru, some groups have started investing in value addition and marketing focusing on strawberries and tomatoes working with Ministry of Agriculture and the Horticultural Crop Development to determine which product is more market demanded. Women enterprise Fund is funding the initiative targeting 80 groups with 1,327 members with support valued at Ksh 8,950,000 since 2011. WEF has an MOU with HiH EA focused on enterprise development training as Ministry of Agriculture want now to work with groups that are more cohesive and trained (HiH Impact).

Annex 4 - Description of Groups Visited

Branch	Groups Visited	Key Activities and Enterprises	Typology
Kasarani	Jitegeme Women SHG	Started in 2013 and HiH support started in 2015. Enterprises: Dress-making, water vending, embroidery, hoteling, vegetable vending.	Female Only Group (FOG)
	Anointed Young Mothers	Started in August 2012 and linked with HiH in December 2012 Activities: Buying and selling, livestock keeping (poultry, goats and cattle), vegetable selling.	Female Only Group (FOG)
	God Gives SHG	Started in 2013. Activities: shoe making, buying and selling scrap metal and electrical items, food kiosk (for wife), jikos /improved stoves.	Predominantly Male Group (PMG)
Thika	Mbogoini Agriculture	Started in 2014 and comprise 15 members and members mostly engaged in agricultural enterprises (poultry, cattle, dairy cows, dairy goats, beans, bananas, coffee, avocado and maize production and marketing.	Old Female Only Group(OFOG)
	IThanji Muirungi SHG	Started in 2011 focused on fish farming. Linked up with HiH in April 2012. Activities: vegetable marketing, soap making, cattle rearing and dairy milk production and, marketing, coffee and tomato production and marketing.	Mixed Male Female Group (MMFG)
Tala	Utui ki Women Group	Established in April, 2011, introduced to HiH in the same year. Started selling bananas, Kiondo bags, bought goats, tailoring, soap making, and selling vegetables, selling second hand clothes.	Female Only Group (FOG)
	Akuu Kasimoni SHG	Started working with HiH in 2012 with activities: running vegetable markets, chicken rearing, goat keeping, mixed farming, selling charcoal bricks, running hotel, detergent making, tree planting, running hair salon.	Predominantly Older Female Group
	Upper Manza Smart	Started working with HiH in 2014 with activities: running vegetable markets, poultry, mixed farming.	Female Only Group
Kawangwara	Adonai Women SHG	Started working with HiH in September 2012. Enterprises: mixed farming, beads work, selling clothes and puppies. HiH trained group on soap, jik, detergent making, pig farming, renting out housing units, vegetable marketing.	Female Only Group
	Winlis Women Group	The groups started in February 2013 and later joined HiH. Enterprises: Farmers (rearing cows and growing maize), growing vegetables for local market, selling second hand clothes, operating a small hotel, owning houses for rentals.	Female Only Group
	Amboseli	Started in 2009 and joined HiH in 2013. Enterprises: poultry keeping, running beauty shops and saloons, selling vegetables and clothes, shoes, bags (both new and second hand), retail shop keeping, financial services (money lending.	Female Only Group
Kiambu	Kiefafu Matangi	In 2011, joined HiH. Main businesses: keeping organic poultry and broilers, making jik, body oil and soap; banana farming, keeping goats and dairy cows.	Predominantly Female Group
	Hope with a Vision	Started in April 2014 and in May 2015, HiH started supporting the group. Enterprises: organic chicken farming, amaranth farming, welding business, dairy farming, keep broilers.	Predominantly Female group
	Kapanga	Started in 2012 and joined HiH in January 2014. Enterprises: dairy farming, small kiosk, dress making, coffee plantation, dairy farming, buying young calves of 5	Female Group

		months and selling after a week, growing and selling arrowroot, spinach and tomatoes; keeping sheep for mutton, flower farm.	
Limuru	Wandemi Small Scale Farmers	Started in 2011 and linked up with HiH in 2015. Main activities: indigenous chicken, small scale farming, dairy cows and cattle, vegetables, potato farming.	Predominantly Male Group
	Lari Pioneer Vegetable Processors	Started in 2011 and then linked with HiH in 2013. Enterprises: Small scale farmers planting and selling crops such as green vegetables (Kales Cabbages, Carrots), potatoes, and maize, rearing dairy cows, poultry-keeping (both layers and broilers), boda boda owners (motorbikes for transporting people), food joints, milk bars and kerosene shops.	Mixed Male Female Group
	Gitedhia Small Scale Traders	Started September 2014 through the initiative and intervention of HiH. Enterprises: Mixed farming i.e. crops such as green vegetables (Kale cabbages, carrots), potatoes, maize, dairy cow and poultry (layers and broilers)- rearing.	Mixed Female Male Group
Machakos	Kiseveni Women	HiH support started from 2013. Activities: organic poultry farming.	Female Only Group
Nakuru	Wega	Started in 2014 and joined HiH in 2015. Enterprises: Mixed farming including animal rearing (poultry keeping, cattle, goat sheep and rabbit rearing) and growing crops and vegetables (cabbages, maize, potatoes, coriander, peas and carrots). Others are vegetable vendors, own retail shops and sell second hand clothes.	Mixed Female Male Group
	Kaba Thayu	Started 2004 and joined HiH in 2014. Enterprises: Tree nursery, animal rearing (sheep), mixed farming and selling of crops- cabbages, spinach, kales maize, potatoes, coriander, peas and carrots. Other members own general retail shops, a butchery, motorbike spare parts shop and a dairy shop.	Mixed (Couples)- predominantly Female Group
	Mwamko Mpya	Mainly agricultural based enterprises	Predominantly Female Group (PFG)
Machakos	MUA Family	HiH came in 2013 to support the group. Enterprises: mango trees, tree seedlings, goat milk, chickens for eggs, dairy cows, kiosk business.	Mixed male and Female Group

Annex 5 - Partners and Stakeholders Engaged in the Project

Areas for Partner Engagement	Partners Engaged in Phase 1 and 2	Comments
Fundraising and Funding Support	Sida SafariCom Foundation	Sida funding is considered strategic for the success of the rural enterprise development project across all the branches.
Registration and social mobilisation of groups	Department of Social Services CARITAS Ministry of Interior & Coordination (Chiefs, sub-chiefs) World Vision Plan International VICDA (Volunteer International Community	All groups affiliated to the HiH EA project were successfully registered through the good relationships with the Department of Social Services and other NGOs helped in linking already existing groups to HiH recognising its strengths and capabilities in this area. No major challenges in mobilisation and registration has been experienced or documented in both Phase 1 and 2 of the project.

	Development Africa) ABC families matter BETTER PEO	
Technology and Equipment Support	KickStart International BURN limited GIZ	KickStart International has been a major partner in training and providing equipment to the different SHG members. A major request for the future is for HiH to facilitate payment of equipment for the groups to reduce the transactions burden when dealing with several groups at the same time. Work on energy saving stoves and other innovations through GIZ and Burn limited has also executed without any challenges. This shows HiH demonstrated good capabilities in engaging and working with the private sector.
Financial Services to Clients	Women Enterprise Development Fund (WEF) KIVA Youth Enterprise Development Fund (YEDF) Ministry of Devolution-Uwezo Funds	During Phase 2 of the project, HiH decided to give more priority to government small enterprise funding mechanisms as they were friendlier in terms of their credit terms to the needs of the poor groups, youths and women who were key target groups in the project. On the other hand, the drivers for these funds had great appreciation for HiH especially in the high quality training of groups in entrepreneurship and business management skills. These funds are already being seen as strategic for the graduation of groups at several points of the business support cycle of HiH soon after completion of the training up to the maturity stage of the emerging enterprises.
Value Chain Development	ASDSP ABL (Africa Beekeepers Limited)	ASDSP is a flagship project in the Ministry of Agriculture that connects so well with the vision and strategic objectives of the rural enterprise support project and is being implemented across all counties in which the HiH project is being implemented. There is a huge opportunity for building strategic linkages between the ASDSP identified value chain priorities and the priorities of SHG groups at the community level. The existing opportunities for linking up have not been fully exploited by the end of Phase 2. On the other hand ASDSP views HiH as a champion in group mobilisation and business training and regards as an important player within the value chain models that are being promoted. However, ASDSP feels HiH has no expertise in markets and value addition issues and hence the project has focused on creating linkages with other key players in this area.
Farmer Training, Capacity Building and Information Sharing	Ministry of Agriculture Cooperative University College Strathmore University KENDAT (Kenya Network for the Dissemination Of Agricultural Technology) KAPSLIM	75%-80% of the enterprises being identified by groups tend to be agricultural, and the project has done well to work with a wide range of agricultural support partners during Phase 1&2. However, in many locations (Kiambu, Thika, Limuru) the state of roads and other infrastructure facilities has been a major challenge in ensuring SHGs get quality support from the different partners in the agricultural sector. The value chain linkages in this sector at the community level have not yet been clearly identified despite the strategic importance of agricultural initiatives being identified. More work is needed by HiH to ensure all the key stakeholders embrace the value chain approach and the training services by all the different stakeholders in this key sector in the longer term.
Other related agricultural services: Training on red cayenne pepper farming, Training on organic and	Smart Logistics ICIPE Care-Rwanda Heifer international	The importance of the agricultural sub-sector also resulted in the engagement of partners with specialized skills in promoting red cayenne pepper farming, organic farming and livestock services which are good market-oriented commodities. Support from specialised agencies has been a major success for the project as this has already started to create new avenues for value chain based work initiatives that will link up well with the

inorganic farming, Livestock		Government vision for poverty reduction using agriculture and value chains as a strategy entry point.
Training on Women and Youth Empowerment	Department of Youth Affairs (DYA) Nyandarua County Government Daughter of Charity	The emphasis on women and youths has seen linkages being created with relevant stakeholders who also referred several groups to HiH in the different branches for training and capacity building. HiH worked flexibly with these stakeholders to the extent of conducting some joint training workshops and conducting joint monitoring visits especially with the Department of Youth.
Environment and Green Enterprise Development	CFA- Community Forest Association KENVO-Kijabe Environmental Volunteers Association	<p>The issues of environment and green enterprise development are beginning to take centre stage at the household level with tree plantations, fruit tree growing and field conservation activities ensuring that entire household members are involved in the process creating wider opportunities for greater social inclusion and gender equity in these activities. However, these activities are relatively new, and there will be need for upscaling issues of environment and green environment in the future as a springboard for a sustainable development agenda. In some areas such as Lumuru, SHGs wanted more training and capacity building in the area of environmental resilience building and climate change.</p> <p>While the agriculture and environmental resilience issues are critical to the development of enterprise opportunities, it was clear from the consultation with the SHGs that any slump in performance of these sectors will scarce farmers from investing as they also consider these sectors to be high risk in an environment where climate change issues are predominant.</p>
Advocacy, Networking and policy influencing	National Youth Council (NYC) AFRACA Kenya Association of the Intellectual Handicapped(KAIH) Association for the Physical Disabled of Kenya (APDK) Redeemed Gospel Church	<p>The issues of strategic engagement on youth and women participation in enterprise development has already been placed on the table through working with the National Youth Council and other relevant stakeholders.</p> <p>It appears not many successes have been scored on this front, with most of the youth groups disintegrating after short time due to their highly migratory behaviour.</p> <p>However, through increased awareness raising and networking with strategic government stakeholders, in-roads are being made in integrating youth participation in the current SHG initiatives.</p>
Adult Literacy, Education and Entertainment	Shamba Shape UP Compassion NGO Department of Adult & Continuing Education	There is a huge demand for adult literacy training in all the branches visited during the evaluation especially that most of the active members in the SHGs are relatively mature and older people. To be able to be effective business people they are now valuing some literacy skills so that they can handle finance and understand some basic business concepts and ideas.
Training on value addition to beadwork & non-farm enterprises	Songa Mbele Development Organisation	Beadwork is considered a major touristic attraction product in Kenya and there are many cultural involved in the beadwork business value chains (for example in Kawangware).
Strengthening of vulnerable groups: physically handicapped, children feeding, health support,	Fips Africa Compassion project Mathare Special School Dream Center Feed The Children(FTC) Wangu Primary	<p>The deliberate inclusion and support to vulnerable groups shows the extent to which HiH has been focusing on some of the most vulnerable groups in society.</p> <p>There is evidence of impact with these groups in terms of capacity building and basic transformational business skills that were imparted into community members to build their confidence in embarking on different self-help and income generation projects. The Dream Centre is a clear example. However there are also some</p>

		<p>lessons learnt in terms of challenges in targeting special groups which include mobility, the need to provide some food for PLWHIV, as their drug uptake requires some food intake even during training. HiH has not been able to meet some of these specific special needs as this had not been budgeted for under the Phase 2 project. Otherwise they would not be able to participate effectively in the project.</p>
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Annex 6 - Terms of Reference

Terms of Reference for End-Term Evaluation of Sida Phase 2

Hand in Hand Eastern Africa

Funded by Swedish International Development Cooperating Agency and Hand in Hand Sweden

Hand in Hand Eastern Africa (HiH EA) seeks the services of a team of qualified consultants to conduct an End-Term Evaluation (ETE) of a project called “Enterprise Development for Rural Families in Kenya,” hereafter referred to as “Phase 2”. This project has served as a two year extension of the on-going cooperation between the Swedish International Development Cooperation Agency (Sida) and Hand in Hand International (HiHI), and a potential bridge towards a third phase of support. The ETE is commissioned by HiH EA, in close consultation with the Swedish Embassy Nairobi/Sida and HiHI, the Hand in Hand (HiH) network’s coordination and support office based in London.

Background

HiH EA is a registered Non-Governmental Organization (NGO) in Kenya. HiH EA is working in Kenya with economic and social empowerment of its poorest citizens to enable project participants to lift themselves out of poverty and vulnerability. HiH EA is part of the HiH network that seeks to reduce poverty through job creation. HiHI supports HiH EA in implementing its projects through donor reporting, capacity building, technical assistance, strategic guidance and oversight.

The **overall objective** of Phase 2 is to contribute towards reducing rural poverty and economic gender disparity in Kenya while working in support of the country’s prioritized strategies mainly Vision 2030, the Agriculture Sector Development Strategy (ASDS) and the Agriculture Sector Development Support Project (ASDSP).

The **specific objectives** of this project are three-fold:

- 1) To provide capacity building and facilitate access to microfinance services to rural families in order for them to start and grow their enterprises and increase their income;
- 2) To provide structured business training and market support to rural entrepreneurs to help them access markets, grow their business, and generate employment opportunities; and
- 3) To work in partnership with the Government of Kenya’s (GoK) Agriculture Sector Development Support Project (ASDSP) (through an agreed MoU) supported by Dida to deliver on part of environmental resilience and social inclusion component of the project in the project areas.

Objective of the End-Term Evaluation

Phase 2 commenced in March 2014 and is scheduled to end in February 2016. The project is designed to provide bridge financing to HiH EA after the end of Sida’s support to Phase 1 (2010 – 2013), in anticipation for Sida’s support to Phase 3, a 4-year continuation scheduled for 2016 – 2020. Rather than deploying a full evaluation survey using the standard OECD criteria, the proposed ETE therefore aims to deploy qualitative methods to gain in-depth information about a sub-set of beneficiaries from Phases 1 and 2 that will i) determine the performance of the project in achieving its strategic objectives, and ii) provide recommendations for the support packages and exit strategies to plan for in Phase 3. The

assessment should be made against the objectives set out in the contract between Sida and HiHI, and the progress reported in the First Results Progress Report and Annual Review.

The expected evaluation outputs are:

- A quantitative analysis of the achieved activities, outputs and outcomes, compared against the Results Assessment Framework (RAF), using data from the HiH EA's Management Information System (MIS). This should include any deviations from planned activities, outputs and outcomes, and its cause.
- A mixed quantitative/qualitative assessment of progress made by entrepreneurs supported by HiH EA in terms of indicators including business turnover, business profit, development of market linkages and integration into value chains.
- A typology of Self-Help Group (SHG) members based upon criteria including period of membership and level of enterprises developed.
- An assessment of the role and contribution of stakeholders and partners in the delivery and quality of the project results.
- Findings which contribute to learning and improved knowledge and which identify good practices that can be carried forward and areas for further improvement.
- Profiling of the needs and demands expressed by the different types of members identified, inform a layered approach to support activities by HiH EA's Sida project from 2016.
- Qualitative delineation of EIF as a fallback for household needs and as an input to enterprise development

Proposed Project Design

HiH EA has a cumulative total of 125,000 members distributed across 20 branches in Central, Rift Valley, Eastern and Western regions of Kenya.

The consultants will conduct a study of the socio-economic progress attributable to participating in HiH EA's project. The methodology of the final evaluation will need to complement available data from the MIS, regional baseline and other tools to establish the status of the individual member as they entered the project, compared to their present situation.

The evaluation requires a purposive sampling approach to give HiH EA a "set of snapshots" of the situation of SHGs and individual members, from which they will be able to design tailored packages of support. The purpose of this strategy is to gain an aggregate picture of the livelihoods of the members 1, 2, 3, 4 and 5 years into their membership of SHGs supported by HiH EA. There is particular interest in which sectors of business are proving most successful, how women and men compare and how younger people are benefitting from the project.

The consultants will be provided with a database with monitoring information on a representative sample of SHG members from the HiH EA monitoring system, and will be expected to analyze this data and triangulate it with the qualitative findings.

The selected consultants will be provided with a briefing on the data available and use this to present their proposed mix of qualitative and quantitative methods in an inception report.

Consultant Profile

The Consultant(s) should have extensive work experience and expertise on:

- Qualitative and quantitative data collection, such as "back-casting" to obtain accurate socio-economic data from surveyed individuals on their situation 3-5 years previously.
- In-depth knowledge of enterprise development project, involving poor, rural entrepreneurs and smallholder farmers.
- Expertise on women's and youth economic empowerment and barriers and challenges that women and young people face for full participation in household and community socio-economic

activities. This includes especially their ability to start and grow successful income-generating activities and develop small businesses.

- The political, social and cultural environment as well as the governmental and non-governmental context in Kenya
- The Consultant should have considerable experience in conducting similar assignments with excellent research and documentation skills, report writing, presentation and facilitation skills.

Reporting Requirements and Deliverables

The ETE is for a single project and is suitable for a team of 2 lead consultants, together with any additional team members according to the proposal design for interpretation/facilitation. The total time allocation to the lead consultants for the assignment is 35 working days. Overall responsibility for the evaluation will be shared by John Kamau, Monitoring and Evaluation (M & E) Manager at HiH EA, and Stuart Coupe, M&E Manager at HiHI. The Swedish Embassy Nairobi will participate in reviews of the Inception Report and Draft Final Report.

Electronic submission of the required reports will be made to both John Kamau at john.kamau@handinhandea.org and Stuart Coupe at scoupe@hihinternational.org within the timeline outlined below:

- After a round of consultations with HiH EA/HiHI, consultants will submit an inception report detailing among others evaluation work plan and data collection tools by 11 March. Field work will commence as soon as possible thereafter, to be completed during the month of March.
- A draft report should be delivered to relevant stakeholders on 30 April allowing 1 week before deadline for the final report. This may involve a presentation. Comments and feedback from stakeholder will be collected and considered before the final report is submitted.
- The final report must be completed no later than 6 May. This should be of no more than 30 pages. Annexes containing detailed data are permitted. The report should be clear and concise with direct read-across to the project document and the RAF, and include a table of recommendations. An Executive Summary of no more than 4 pages should be included. When the final report is submitted, at least one day of work of the lead evaluator should remain. It would be used for any further clarifications and revisions that may be required.

Annex 7 - Branch Staff and SHGs Met

	Date	Group Name	Number of people
1	05 April 2016	Nakuru Branch SHG	15
2	05 April 2016	Nakuru Branch Staff Members	19
3	05 April 2016	Nakuru Wega Branch SHG	19
4	29-30 March 2016	Kasarani Branch Staff Members FGD	12
5	29 March 2016	Kasarani Branch SHG	13
6	29 March 2016	Kasarani Branch Group 2 – Anointed Ladies	14
7	29 March 2016	Ngara – God Gives Group	8
8	30 March 2016	Thika Staff FGD	14
9	30 March 2016	Ithangji Muirungi SHG	16
10	30 March 2016	Thika Branch – Thabinda SHG	12
11	30 March 2016	Tala Staff Members	10
12	30 March 2016	Tala Upper Manza Smart Group 2	15
13	30 March 2016	Tala – Akuu Kasumoni SHG	17
14	31 March 2016	Kawangware – Amboseli Women’s Group	15

15	31 March 2016	Kawangware – Winlis Women’s SHG	11
16	31 March 2016	Kawangware – Adonai Women’s SHG	11
17	31 March 2016	Kawangware Branch Staff Members	11
18	1 April 2016	Kiambu Branch Staff Members	9
19	1 April 2016	Kiambu – Kiaibabu SHG	17
20	1 April 2016	Kiambu – Hope with a vision	14
21	1 April 2016	Kiambu – Kabanga Women SHG	16
22	1 April 2016	Kiambu – Kiaibabu SHG	14
22	4 April 2016	Machakos Branch Staff Members	13
23	4 April 2016	Machakos MUA Family SHG	14
24	4 April 2016	Machakos – Kiseveni Women’s Group	16
25	4 April 2016	Itambya Yimwe Women’s Group	17

Annex 8 - Documents Reviewed

1. Alanakyan, A, 2014, *Assessment of needs for business services among women entrepreneurs of Armenia*. Available from: <http://www.adb.org/sites/default/files/project-document/151786/45230-001-tacr-04.pdf>. [December 2014]
2. Bird, K, Ryan, P, **EVALUATION STUDYEV605** An Evaluation OF DFID Support to the T KENYA Enterprise Project’s JUHUDI CREDIT SCHEME. Available from: https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/67989/ev605.pdf [December1998]
3. Government Communication 2013/14:131 Aid policy framework: Stockholm, 13 March 2014 *Fredrik Reinfeldt*
4. Training Manual on Self-Help Groups for Micro-Enterprise Development *Haryana Community Forestry Project Haryana Forest Department Prepared by The Technical Assistance Team Second Revision , New Delhi, India*. Available from: http://hcfp.gov.in/downloads/manuals/training_manual_on_shg_for_micro-enterprise_development.pdf [October 2003,]
5. Reddy CS, Manak S, 2005, *Self-Help Groups: A Keystone of Microfinance in India- Women empowerment & social security*.
6. Ruffer, T, & Wach, E, 2013, DFID WORKING PAPER 41 *Review of Making Markets Work for The Poor (M4P) Evaluation Methods and Approaches*.
7. Stevenson, L & St-Onge, A 2005, *Support for Growth-oriented Women Entrepreneurs in Kenya*. International Labour Organization, Switzerland.
8. McCormick, D, 2001, “Gender in Small Enterprise in Kenya: An Institutional Analysis.” P.C. Samanta & R. K. Sen (eds), *Realising African Development*. Kolkata, India, CIADS in collaboration with IIDS, pp. 309-330.
9. UNICEF 2015, *Kenya at a Glance*. Available from: http://www.unicef.org/kenya/overview_4616.html [2015]

10. World Bank 2015, *Kenya overview*. Available from:
<http://www.worldbank.org/en/country/kenya/overview> [2015]

Project Documents:

11. Hand in Hand International and Hand in Hand Eastern Africa, First Narrative Report – March – December 2014, Year One Narrative Report, Enterprise Development for Rural Families in Kenya – Phase 2.

12. Hand in Hand Eastern Africa, End Term Evaluation, Enterprise Development for Rural Families Programme in Kenya, Cascade Consulting, December, 2013.

13. Hand in Hand Eastern Africa and International, Sida Contribution Phase 2 – Kenya, Results Assessment Framework, May 29, 2015.

14. Hand in Hand Eastern Africa and Hand in Hand International, Proposal for continuation of the Enterprise Development for Rural Families Programme in Kenya, March, 21, 2014.