

Expanding the pipeline in Thika, Kenya

Results summary

Over the course of a 39-month programme, Hand in Hand, in partnership with the Hilti Foundation, supported 21,337 entrepreneurs in some of Kenya's most disadvantaged rural communities to launch and grow 16,467 sustainable, climate resilient agri-businesses, creating 24,450 jobs.



115%

income uplift



90%

of women have the power to make decisions about the things that affect their lives



88%

of businesses still operational at the end of Hand in Hand's project



58%

of project members are financially resilient

Problem

In Africa, one in four women is an entrepreneur, yet they face significant barriers to participating in the economy as equals. In Kenya, women agri-entrepreneurs are particularly disadvantaged, often excluded from larger and more profitable value chains. They typically produce in smaller volumes, forcing them to sell through costly middlemen, which reduces their profits.

Financial exclusion is another major issue. Even when women have bank accounts, they struggle to access credit because they rarely hold assets in their own name, leaving them without sufficient collateral. This contributes to a global \$1.7 trillion gap between the capital women need and what they actually receive. Closing this credit gap is crucial, as it could potentially add \$6 trillion to the global GDP, according to the World Bank.

The digital divide exacerbates these challenges. Despite Kenya's rapidly growing e-commerce sector, valued at over \$2 billion, many women entrepreneurs in Thika lack internet access and digital training, preventing them from capitalizing on online opportunities. As many as half of these women remain offline, missing out on the benefits of the digital economy.

There are millions of underserved women with the potential to grow their businesses, but they lack the necessary credit, market connections, and technical expertise to do so.

Objectives

Following our well-proven model, Hand in Hand aimed to train 21,000 participants, supporting the creation of 16,000 enterprises, and 24,000 jobs. We aimed to boost:

- incomes
- sustainability: enterprise survival rates
- financial resilience: participants with the capacity to deal with a financial shock without borrowing money or selling assets
- women's bargaining power: women participating in household decision-making

Our solution

The project aimed to tackle economic inequalities in the Thika region of Kenya. “Project 2: Expanding the Pipeline” empowered women entrepreneurs by increasing their income and their control over how family income was invested and spent. To achieve this, we accounted for the different barriers women and men faced at all stages of the project, including budgeting and expertise to address them.

The project highlighted opportunities in three priority value chains: dairy cow, goat, and poultry. These value chains were selected in line with the Kenyan government’s priority value chains for each county, as defined in its “Agricultural Sector Development Support Programme” (ASDSP).

By offering tailored training and skill development, the project intended to give participants the tools to start and manage their own businesses. This was achieved through Hand in Hand’s proven ‘acceleration’ model, which provided:

- **self-help groups:** first, we created self-help groups that supported each other, saved together, and learned together. Nine out of ten members were women, with the remaining their husbands, brothers, or fathers - allies in empowering women entrepreneurs. All members contributed to group savings funds at bi-weekly meetings.
- **business training:** once a self-help group was stable, we trained members in business skills such as bookkeeping, development, and marketing. Vocational training, such as poultry farming or tailoring, was also offered, and illiterate members were taught using pictures, parables, and songs.
- **access to credit:** most new businesses were financed through group savings funds. For larger needs, members were trained in credit management and offered microloans of around \$200, funded by Hand in Hand or partners. With self-help groups as guarantors, repayment rates exceeded 99 percent.
- **links to larger markets:** Hand in Hand helped members thrive by linking them to larger markets and value chains, organizing them into producer groups and Community-Based Organizations (CBOs) for effectiveness and economies of scale. This support ensured their businesses remained sustainable long-term.

To ensure gender equity, data was disaggregated by sex during the needs assessment, trainers were trained to adapt to the differing needs of men and women, and women were ensured equitable access to services and resources. Changes in women's participation in household investment decisions and their ability to increase and retain income were monitored throughout the project.



Income

- The overall average monthly net enterprise income is 14,282 KES (\$321 PPP). This is an increase of 115% since the baseline when the average monthly net enterprise income was 6,632 KES (\$153 PPP).
 - The average monthly net enterprise income for women is 14,049 KES (\$316 PPP). This is an increase of 137% since baseline when the average monthly net enterprise income was 5,922 KES (\$137 PPP).
 - The average monthly net enterprise income for men is 14,905 KES (\$335 PPP). This is an increase of 58% since the baseline when the average monthly net enterprise income was 9,413 KES (\$217 PPP).
- 79% of participants have daily net enterprise income above \$2.15 PPP, including 79% of women and 79% of men.
 - This is an increase of 22 percentage points since baseline overall, when 57% of members had daily net enterprise income above \$2.15 PPP.
- Additionally, 62% of participants have a daily net income above \$3.65 PPP, including 61% of women and 66% of men.
 - This is an increase of 23 percentage points since baseline overall when 39% of members had daily net enterprise income above \$3.65 PPP.



Women's decision making

- 90% of women are able to make decisions about the things that affect their lives, such as healthcare, visiting friends and family, and household purchases, up from 66% at baseline.



Enterprise survival rate

- 88% of businesses still operating at the end of Hand in Hand's projects.



Financial resilience

- 58% of participants said they could raise emergency funds within 30 days without borrowing money or selling assets, including 57% of women and 61% of men.
- This is 32 percentage points higher than the baseline, where 26% of participants reported being financially resilient.

For more information

Or to talk to our monitoring, evaluation and learning team in more detail about our impact and evidence, please contact admin@handinhandinternational.org or call us on +44 (0)20 7514 5091.

Hand in Hand International, Caparo House, 101-103 Baker Street, London, W1U 6LN, United Kingdom

Handinhandinternational.org

Hand In Hand is a registered charity in England and Wales no. 1113868.