FSD Economic Inclusion Pilot

IHEA Impact Study: Summary Findings

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STUDY BACKGROUND

OBJECTIVE

FSDK, in partnership with CARE Kenya (CARE) implemented a four-year pilot graduation programme in Marsabit County to test the efficacy and sustainability of market-based approaches in building the livelihoods of low-income households, with a focus on women.

The programme targeted existing recipients of the Kenya Government’s Hunger Safety Net Programme (HSNP) and consisted of three main components implemented in a phased approach:

- **Social Security**
  Leveraging government’s HSNP programme which enables access to social security to smooth liquidity and offset risk

- **Capabilities**
  Mobilizing savings groups to provide access to savings and loans, as well as skills transfer, mentoring and linkages to enhance capabilities (agency, knowledge, skills and connections).

- **Market Linkages**
  Brokering linkages with market actors to enhance access to markets and finance (e.g. business loans from Equity Bank).
The project hypothesis was that delivering adaptable, market-responsive programmes at scale would enable very poor households to engage in new income generating activities, increasing their cash incomes, and thereby improve livelihood resilience.
Methodology

FSD Kenya contracted the Food Economy Group (FEG) to conduct and Impact Evaluation of the project as well as monitoring changes in the project context over its duration.

The FEG impact study was measured using the Individual Household Economy Analysis (IHEA) methodology. Detailed data on households’ sources of food, cash income, expenditure and decision making was collected through in-person surveys over three data collection period – baseline, endline and impact assessments (see slide 4).

The data was used to understand the impacts of interventions on project participant households compared to similar populations receiving the government HSNP cash transfers, but not participating in the project (‘HSNP only’ group).

Project participants were further divided into two categories:

- **Project participants**: households who received project inputs, but did not pursue any financial loans from Equity bank.
- **Project participants with Equity Loans**: households who received the interventions but also accessed loans offered by Equity Bank as part of the market linkages component.

Qualitative data was also collected through key informant interviews to supplement and validate the quantitative data.

This slide deck provides an overview of the quantitative data collected for key metrics.
**Location**

The study took place in the Laisamis sub-county in Marsabit which is located in a semi-arid to arid region of north-eastern Kenya.

Data was collected in nine sub-county locations: Laisamis, Gudas, Logololo, Korr, Merille, Irrir, Kamboe, Lontolio and Koya.

The locations span two livelihood zones: Greater Marsabit Pastoral Livelihood Zone and Laisamis Sedentary Pastoral Livelihood Zone.

The study area was selected on the basis of FSD Kenya’s existing work with the HSNP programme and the promotion of savings groups in the region, as well as the high proportion of very poor households (estimated poverty rate of 80%).

**Sample**

Data was collected from a sample of 300 households across the sub-county locations, equally split across the three comparison groups with 100 households in each cohort: HSNP only, Project Participants, Project Participants with Equity loans.

Households were randomly selected from lists of project participants in the FSD Kenya pilot, with the ‘HSNP only’ group being made up of households from villages not receiving the intervention but living within the same sub-location.

The sample size per sub-county was determined relative to the population size without weighting by location or livelihood zone.

The demographic profile of households in the three groups were relatively similar. The only noticeable difference is the higher proportion of elderly household heads (aged 60+) in the HSNP only group compared to the two project participant groups.

Note: *A livelihood zone is defined as a distinct geographic area within which people broadly share similar livelihood patterns as defined by production systems, agro-ecology potential and access to markets.*
Study Timelines & Associated Risks
Data Collection, Rainfall Performance And Other Hazards

Baseline data collection

2014
Mar
2015
Mar
2016
Mar
2017
Mar
2018
Mar
2019
Mar
2020
Mar

Endline assessment period*

2014
Oct
2015
Oct
2016
Oct
2017
Oct
2018
Oct
2019
Oct
2020
Oct

Impact assessment period*

Three consecutive seasons of average rainfall

Four consecutive seasons of below average rainfall

Average rainfall

Above average rainfall

Three consecutive seasons of average rainfall

Four consecutive seasons of below average rainfall

Average rainfall

Above average rainfall

Covid-19 outbreak – Government restrictions enforced in March ’20, some eased in June but economy slow until September. Closure of livestock markets, restrictions on labour migration and increased household expenses (food and new health-related costs) affected household’s income opportunities and purchasing power.

Locust outbreak – a significant desert locust outbreak was experienced in the region affecting livestock pasture availability. However, above average rainfall during the period helped mitigate the damage.

## Study Sample Demographics

### At Impact Assessment

<table>
<thead>
<tr>
<th></th>
<th>HSNP only</th>
<th>Project participants</th>
<th>Project participants with Equity Loans</th>
</tr>
</thead>
<tbody>
<tr>
<td>Average household size</td>
<td>5.9</td>
<td>6.3</td>
<td>6.3</td>
</tr>
<tr>
<td>Dependency ratio*</td>
<td>3.1</td>
<td>3.0</td>
<td>3.2</td>
</tr>
</tbody>
</table>

### Household Head Age

- **Elderly (60+)**: 6% (HSNP), 2% (Project), 6% (Project with Equity Loans)
- **Adult (30-60)**: 34% (HSNP), 21% (Project), 16% (Project with Equity Loans)
- **Youth (<30)**: 60% (HSNP), 77% (Project), 78% (Project with Equity Loans)

### % Female-headed households

- **Yes**: 29% (HSNP), 19% (Project), 27% (Project with Equity Loans)
- **No**: 71% (HSNP), 81% (Project), 73% (Project with Equity Loans)

Note: *Number of dependents per working adult in the household*
Households Ability to Meet Basic Livelihood Thresholds

What Are The Thresholds?

Central to the individual Household Economy Analysis (IHEA) methodology is an assessment of two key indicators, namely:

- **Survival Threshold**: The ability of a household to cover their minimum annual food needs, based on the standard measure of 2100 Kcal per person per day, and the cost of preparing, cooking and consuming the food (e.g. salt grinding equipment, cooking fuel etc.).

- **Livelihood Protection Threshold**: The ability of a household to cover their survival needs (as above), plus essential expenditure to maintain any livelihood assets (e.g. livestock), health and education expenditure, and basic expenditure on key items locally-considered essential for maintaining social and community networks.

Households’ gather the resources to meet these thresholds through cash income generated from own production (sale of livestock meat & products e.g. milk / milk products), consumption of own produce, casual employment, self-employment activities, as well as any food received as aid, gifts or from other sources.

Households may also access loans and government aid (safety nets – i.e. the HSNP).
Households Ability to Meet Basic Livelihood Thresholds

How Did The Study Groups Perform?

During the endline assessment, all three groups were able to meet their Survival Threshold through various income generating activities and own produce consumed, albeit to varying degrees – the HSNP only and Project participants with Equity loans groups’ income plus food from own production (i.e. livestock) exceeded their Survival Threshold by 114% and 120% respectively.

The Project participants group’s income and food from own production only just met their Survival Threshold (105%).

None of the groups were able to meet their Livelihood Protection Threshold without the assistance of Government Aid or loans at the endline assessment.

However, during the impact assessment, both project participant groups were generating enough income from various activities, and had enough of their own produce to consume, to meet and exceed their Livelihood Protection Threshold thereby demonstrating improved resilience between the endline and impact assessment periods.

In comparison, the HSNP only group were only just able to meet their Survival Threshold at the impact assessment and were still reliant on Government Aid to meet their Livelihood Protection threshold.
HOUSEHOLDS’ ABILITY TO MEET BASIC LIVELIHOOD THRESHOLDS

By source of livelihood

Households in the HSNP group were only able to meet their LPT in the presence of government aid at both the endline and impact assessment periods.

By the impact assessment, these households had enough resources (income plus own consumption) to cover their LPT in the absence of Government Aid.

These households were easily covering their ST at the endline, but were reliant on loans to meet their LPT.

By the impact assessment, these households were generating enough income and had enough other food resources to cover their ST and LPT without Government Aid.

Note: *Income and own consumption is the cash income generated from own production, employment, self-employment and any savings that can be used to purchase food plus the food consumed from own production (livestock and livestock products), food received as gifts or aid, presented in kilocalorie terms, with 100 kcals costing on average Ksh 958.

** Standard measure of 2 100 Kcals per person per day.
CASH INCOME – Sources & Amounts

Overall

Between the endline and impact assessment periods, the two Project participant groups’ average monthly household income increased by between 30% - 50%. In comparison, the HSNP only group’s income increased by less than 10% during the same time.

Increased income from livestock production and self-employment activities were the two major drivers of the overall increases in income observed in the two Project participant groups.

Correspondingly, there was a decline in reliance on income from employment (e.g. casual jobs and migration) between the endline and impact assessment periods.
**Own Production (Livestock)**

The rearing of livestock for the sale of the meat and/or milk products is the most common income generating activity for all households in the study area (> 80% of households engaged in the activity across all three groups)

The Project participants with Equity loans group experienced the most significant increase in the number of households participating in livestock production between the endline and impact assessment periods (from 88% to 93%)

The average amount earned per household per month from livestock production was relatively equal across the three groups at the endline assessment (KSh 3 500 – KSh 4 000) and all three groups experienced an increase in the income earned from this activity during the impact assessment. However, the project participant groups experienced a much larger increase compared to the HSNP only group (34% increase for Project participants with Equity loans; 23% increase for Project participants group and 14% increase in the HSNP only group)
There were significant differences in the proportion of households engaged in self-employment activities across the three groups during the endline assessment – 89% of households in the Project participants with Equity loans group compared to 53% for the Project participants group and 43% for the HSNP only group.

The number of households engaged in self-employment activities decreased across all three groups during the impact assessment, in part due to the market disruptions caused by Covid-19. However, households that continued with their business activity during this period reaped significant reward and increased their average earnings – 150% increase in self-employment income for the Project participants group and 126% increase for the Project participant and Equity loans group.

Conversely, income from self-employment decreased between the endline and impact assessments for the HSNP only group (-8%).

Conversely, income from self-employment decreased between the endline and impact assessments for the HSNP only group (-8%).
**Employment Income**

The number of households earning income from casual employment, remittances and migration was slightly higher in the HSNP only group compared to the two project participant groups during the endline assessment (59% for HSNP only compared to 51% - 55% for the Project participant groups).

This gap increased significantly during the impact assessment as many households in the Project participant groups appeared to have stopped receiving income from employment, remittance and migration income sources over this time (51% - 55% during endline compared to 32% during the impact assessment).

The resulting decrease in the average amount earned per household per month from employment sources between the endline and impact assessments was most significant for the Project participant group. This group experienced a 25% decrease compared to a 10% decrease for the Project participants with Equity loans group and a 6% decrease for the HSNP only.

Interestingly, between the endline and impact assessments, the contribution of remittances and construction labour to total employment income increased for the HSNP only group, while the reliance on domestic work decreased.
INCOME GENERATING ACTIVITIES

% Households Earning At Least Some Income From The Activity

<table>
<thead>
<tr>
<th>Activity</th>
<th>HSNP only</th>
<th>Project participants</th>
<th>Project participants with Equity loans</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Endline</td>
<td>Impact</td>
<td>Endline</td>
</tr>
<tr>
<td>Own production</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employment*</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Self-employment</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Safety Net / Aid</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Note: *Includes remittance and migration income sources
CASH INCOME BY SOURCE
Average Monthly Household Income (% Change From Endline)

Note: Employment income includes income received from remittances and migration.
CASH INCOME FROM EMPLOYMENT BY TYPE OF ACTIVITY

Average Monthly Household Income (% Change From Endline)

- **Formal employment**
  - Endline: 1,600 (36%; 570)
  - Impact: 1,500 (-6%; 460)

- **Construction labour**
  - Endline: 1,200 (23%; 270)
  - Impact: 900 (-25%; 140)

- **Domestic work**
  - Endline: 1,000 (36%; 380)
  - Impact: 900 (-10%; 100)

- **Migration income**
  - Endline: 1,000 (47%; 410)
  - Impact: 770 (36%; 250)

- **Remittance income**

<table>
<thead>
<tr>
<th>Income Source</th>
<th>Endline</th>
<th>Impact</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash income from employment (KSh)</td>
<td>2019/20</td>
<td>2019/20</td>
</tr>
<tr>
<td>Formally employed</td>
<td>1,600</td>
<td>1,500 (-6%)</td>
</tr>
<tr>
<td>Construction labour</td>
<td>1,200</td>
<td>900 (-25%)</td>
</tr>
<tr>
<td>Domestic work</td>
<td>1,000</td>
<td>900 (-10%)</td>
</tr>
<tr>
<td>Migration income</td>
<td>1,000</td>
<td>900 (-10%)</td>
</tr>
<tr>
<td>Remittance income</td>
<td>1,000</td>
<td>900 (-10%)</td>
</tr>
<tr>
<td>Total</td>
<td>5,800</td>
<td>5,300 (-9%)</td>
</tr>
</tbody>
</table>

**Average monthly household income (KSh) 2019/20**

HSNP only

- **Non-beneficiary**
  - Endline: 1,600
  - Impact: 1,500

- **Project participants**
  - Training Only: 1,200
  - Impact: 900

- **Project participants with Equity loans**
  - Training plus Loans: 1,000
  - Impact: 900

**Change from Endline**

- **Endline**
  - 1,600

- **Impact**
  - 1,500 (-6%)
HOW DOES THE TIME SPENT ON **INCOME GENERATING ACTIVITIES** (IGA) COMPARE TO THE PAST?

Households' perception of the amount of time spent on income generating activities was also assessed.

Compared to the pre-intervention period (2014/15), over 40% of households in the Project participant groups reported spending “more time” on income generating activities during the endline assessment (2018/19) compared to only 27% in the HSNP only group.

However, **market disruptions caused by Covid-19**, meant that by the impact assessment, over 60% of households in all three groups, and up to almost 80% in the Project participants group, reported spending **less time on income generating activities** during the impact period (2019/20) compared to the previous year.
SELF-EMPLOYMENT ACTIVITIES

Increases in cash income earned from self-employment activities was a significant driver of changes in nominal income for the two Project participants groups between the endline and impact assessment periods.

Overall the Project participants group increased cash income from self-employment activities by 150%. The major driver here was significant increases in livestock trade (almost a four fold increase in average household monthly income from this activity). Improvements in income earned from retail trade also contributed to the increase (170% increase between endline and impact assessments).

Increases in livestock and retail trade appeared to have helped shift households in this group away from Miraa & Firewood trade.

For the Project participants and Equity loans group, increased retail trade was the major driver of increased self-employment income (overall increase of 126%) – retail trade increased by 250% from Ksh 870 average household monthly income at the endline to Ksh 3050 during the impact assessment. Livestock trade was also a significant driver but to a lesser extent than it was in the Project participants group.

Increases in retail trade were also observed in the HSNP only which could be a result of ‘spill-over’ effects from the interventions or other external affects (e.g. more people staying in the village due to Covid-19 travel restrictions and buying more produce locally).
Self-Employment Activities

However, unlike the Project participant groups, the HSNP only became increasingly reliant on Miraa & Firewood trade as a source of self-employment income between the endline and impact assessment periods.

Part of the support package provided to Project participant households was training in beadwork and linking to marketplaces. However, no increases in income from beadwork was observed between the endline and impact assessment periods – Covid-19 market disruptions may have contributed to this.
SELF-EMPLOYMENT BY ACTIVITY
Average Monthly Household Income; % Contribution Of Activity To Total Self-Employment Income

<table>
<thead>
<tr>
<th>Activity</th>
<th>HSNP only</th>
<th>Project participants</th>
<th>Project participants with Equity loans</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Endline</td>
<td>Impact</td>
<td>Endline</td>
</tr>
<tr>
<td>TOTAL</td>
<td>1 300</td>
<td>1 200 (-8%)</td>
<td>1 200</td>
</tr>
<tr>
<td>Retail trade*</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>490 : 37%</td>
<td></td>
</tr>
<tr>
<td>Livestock trade</td>
<td></td>
<td>50 : 4%</td>
<td></td>
</tr>
<tr>
<td>Mira** / Firewood trade</td>
<td></td>
<td>450 : 37%</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
<td>30 : 3%</td>
<td></td>
</tr>
<tr>
<td>Beadwork</td>
<td></td>
<td>30 : 2%</td>
<td></td>
</tr>
<tr>
<td>Brew &amp; Butchery</td>
<td></td>
<td>30 : 2%</td>
<td></td>
</tr>
</tbody>
</table>

Note: *Includes petty trade and kiosks. **Also referred to as Khat.
Gender Dynamics

Across all three groups, income from self-employment activities is predominantly earned by women in the household.

For the two Project participant groups, the contribution of women, both in terms of nominal amounts earned and contribution to overall self-employment income, increased significantly between the endline and impact assessment periods. The largest increase was observed in the Project participant and Equity loans group; from 66% of self-employment earned by women at the endline to 85% at the impact assessment.

Perhaps in response to this, and other factors related to the support package, women are increasingly being included in important household decisions as measured by a decrease in households reporting that men are solely responsible making decisions on the sale of livestock between the endline and impact assessment periods.

The Project participant and Equity loans group had the greatest proportion of women involved in the decision-making process for livestock sales.
Gender Dynamics

However, a significant increase in joint-decision making was also observed in the HSNP only group (from 15% to 29%), potentially pointing to wider community shifts in household decision-making roles over this period.

The role of women in the decision-making process for loans was also assessed in the Project participants and Equity loan group (since these households chose to take out an Equity loans as part of the support package).

Here there was a marked change in the involvement of women in loan decisions – 36% of women were included in decisions on loans during the endline, which increased to 77% during the impact assessment period.

Increased expenditure on household items and clothes between the endline and impact assessment periods also suggests a shift in power dynamics in the households, as women tend to place more value on these ‘status’ items compared to men. For example, in the Project participants and Equity loans group, average monthly household expenditure on clothes and household items was KSh 2 780 in the impact assessment, up from Ksh 580 in the endline assessment.
Note: Other includes expenditure on transport, tobacco, festivals and other religious contributions, and money put aside into a savings account.
HOUSEHOLD WEALTH

Livestock are the key assets for households in the study area. They are a common source of cash income and savings and can be relatively easily liquidated in response to shocks and periods of livelihood stress.

Ownership of livestock among households in the HSNP only group is lower than households in the two Project participants groups.

The average number of goats owned per household increased across all three groups between the endline and impact assessment periods. The largest increase was observed in the Project participants group from an average of 18 goats per household at the endline to 25 goats at the impact assessment.

The increase in goat herd sizes is possibly related to the good rainfall experienced during the impact assessment period. Covid-19 market restrictions could have also reduced livestock sales and off-take contributing to the observed increases in herd sizes.
Household Wealth

The overall value of livestock asset holdings increased between the endline and impact assessment periods for the HSNP only and Project participant group by 10% and 29% respectively.

Conversely, the value of livestock asset holdings decreased slightly for the Equity loans group (-2%). This was in part due to lower average livestock prices over the impact assessment period (with the exception of cattle prices) and potentially diversification of investment in other areas including savings, business and property.

The Project participants group experienced 220% increase in their (indicative) net wealth** between the endline and impact assessment periods, driven largely by their investment in livestock (goats specifically). The HSNP only group also experienced a 200%+ increase in net wealth, albeit from a much lower base.

In terms of wealth diversification, the Project participants and Equity loans group appear to have done better than other groups in this regard with a significant increase in cash savings between the endline and impact period, and relatively high business capital assets.
## LIVESTOCK ASSET OWNERSHIP

% Households Owning Livestock; Average Number Of Animals Owned Per Household In Sample

<table>
<thead>
<tr>
<th></th>
<th>HSNP only</th>
<th></th>
<th>Project participants</th>
<th></th>
<th>Project participants with Equity loans</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Endline</td>
<td>Impact</td>
<td>Endline</td>
<td>Impact</td>
<td>Endline</td>
<td>Impact</td>
</tr>
<tr>
<td>Sheep</td>
<td>13</td>
<td>12</td>
<td>18</td>
<td>17</td>
<td>17</td>
<td>17</td>
</tr>
<tr>
<td>Goat</td>
<td>17</td>
<td>18</td>
<td>25</td>
<td>23</td>
<td>23</td>
<td>25</td>
</tr>
<tr>
<td>Cattle</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>4</td>
<td>4</td>
<td>4</td>
</tr>
<tr>
<td>Camel</td>
<td>2</td>
<td>2</td>
<td>3</td>
<td>3</td>
<td>3</td>
<td>3</td>
</tr>
</tbody>
</table>

### Livestock Asset Ownership

- **Sheep**: 79% → 82% (3% increase)
- **Goat**: 89% → 84% (5% decrease)
- **Cattle**: 39% → 45% (6% increase)
- **Camel**: 42% → 44% (2% increase)

### Value of All Livestock Holdings (KSh)

- **HSNP only**: 189,600 KSh → 208,700 (10% increase)
- **Project participants**: 225,200 KSh → 291,300 (29% increase)
- **Project participants with Equity loans**: 290,500 KSh → 284,500 (-2% decrease)

### Notes

- Average stock prices across the three groups used to calculate value of all livestock holdings.
INDICATIVE HOUSEHOLD BALANCE SHEET (net worth excluding property and land; % change from endline)

<table>
<thead>
<tr>
<th></th>
<th>HSNP only</th>
<th>Impact</th>
<th>Project participants</th>
<th>Impact</th>
<th>Project participants with Equity loans</th>
<th>Impact</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ASSETS</strong></td>
<td>Endline</td>
<td>Impact</td>
<td>Endline</td>
<td>Impact</td>
<td>Endline</td>
<td>Impact</td>
</tr>
<tr>
<td>Cash savings</td>
<td>7 500</td>
<td>25 400 (240%)</td>
<td>38 700</td>
<td>121 500 (210%)</td>
<td>132 600</td>
<td>150 700 (14%)</td>
</tr>
<tr>
<td>Livestock</td>
<td>6 600</td>
<td>23 500</td>
<td>37 500</td>
<td>105 900</td>
<td>102 800</td>
<td>99 000</td>
</tr>
<tr>
<td>Business capital</td>
<td>150</td>
<td>120</td>
<td>340</td>
<td>560</td>
<td>27 000</td>
<td>24 900</td>
</tr>
<tr>
<td><strong>LIABILITIES</strong></td>
<td>100</td>
<td>490 (390%)</td>
<td>280</td>
<td>140 (-50%)</td>
<td>23 700</td>
<td>3 000 (-87%)</td>
</tr>
<tr>
<td>Loans outstanding</td>
<td>100</td>
<td>490</td>
<td>280</td>
<td>140</td>
<td>23 700</td>
<td>3 000</td>
</tr>
<tr>
<td><strong>NET WORTH (annual)</strong></td>
<td>7 400</td>
<td>24 900 (240%)</td>
<td>38 400</td>
<td>121 400 (220%)</td>
<td>108 900</td>
<td>147 700 (36%)</td>
</tr>
</tbody>
</table>
SUMMARY OF FINDINGS

1. Improved resilience in the form of increased cash income and own consumption was observed in the two Project participant groups between the endline (2018/19) and impact (2019/20) assessment periods. As a result, both groups met and exceeded their Livelihood Protection Thresholds during the impact assessment. The same was not true for the households that did not receive the study interventions (HSNP-only group).

2. Improvements in household net wealth* were observed across all three groups between the two assessments period. The largest growth was observed in the Project participants group (220% increase). This was driven largely by the groups’ investment in livestock, goats specifically. The HSNP-only group also experienced a 200%+ increase in net wealth, albeit from a much lower base. This growth was also due to investment in livestock herds. The Project participants and Equity loans group experienced lower growth at 36%. However, in terms of wealth diversification, this group did better with a significant increase in cash savings and relatively high business capital assets.

3. Increases in cash income earned from self-employment activities, specifically livestock trade and retail trade, was a significant driver of changes in nominal income for the two Project participants groups between the endline and impact assessment periods. In contrast, income from self-employment activity decreased between the two periods for the HSNP-only group and they became more reliant on activities such as Miraa and Firewood trade.
SUMMARY OF FINDINGS

4. The contribution of women, both in terms of nominal amounts earned and contribution to overall self-employment income, among the two Project participant groups, increased significantly between the endline and impact assessment periods. For example, in the Project participant and Equity loans group, 85% of self-employment income was earned by women at the impact assessment, up from 66% at the endline assessment.

5. Greater inclusion of women in household decision making was also observed between the endline and impact assessment periods, particularly for loan decisions. For example, during the endline assessment only 36% of households reported that women were included in loan decisions. This increased to 77% during the impact assessment.

6. Increased expenditure on household items and clothes between the endline and impact assessment periods also suggested a possible shift in power dynamics in the households.
About FSD Kenya

The Financial Sector Deepening Kenya (FSD Kenya) is an independent trust dedicated to the achievement of an inclusive financial system that supports Kenya’s long-term development goals. We work closely with government, the financial services industry and other partners to develop financial solutions that better address the real word challenges faced by low-income households, enterprises and underserved groups such as women and youth.

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