

Womens
Economic
Empowerment

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BUILDING INCLUSIVE ECONOMIES FOR WOMEN

Entrepreneurship training that works for low-income women

Early lessons from Kenya



Agnes sells fish near Lake Victoria. She knows the trade, works long hours, and has attended multiple business trainings on pricing, margins, and record-keeping. Even though she understands the concepts, her income hasn't changed. The problem isn't effort or ambition – it's that the training Agnes received did not prepare her for the decisions she makes every day: how to negotiate with suppliers, whether taking on **working capital** makes sense for her now, and how to stand out in a crowded market.

Agnes's experience is not unique. Traditional entrepreneurship training often assumes that information is enough, but for many low-income women entrepreneurs, it is not. Without practical skill-building and tailored support, training rarely results in meaningful change.

CONTEXT

Why we were skeptical, but decided to look deeper



Randomized control trials show that traditional hard-skill and financial literacy training do not consistently translate into economic empowerment for women. Training programs that boost profits for male-owned enterprises have shown no significant impact on women entrepreneurs.

Yet Catalyst Fund's **work** with tech startups and the success of **Her Hustle** in Kenya demonstrate that training can work when it handpicks promising entrepreneurs, offers tailored coaching, and situates businesses in supportive ecosystems. However, these approaches are **expensive** and limit their ability to scale.

Research from the Brookings Institution has helped explain the gender gap in entrepreneurship training. For women entrepreneurs, the issue is not just a lack of skills – there are also psychological barriers like risk aversion and low self-confidence, culturally imposed limitations on leadership and aspirations, as well as time poverty, limited mobility, and restricted financial access.

Through rapid “nano” engagements and ongoing pilots in Kenya – supported by the BFA Global Umbrella Fund project – we tested whether certain training elements could work for low-income women entrepreneurs [SP1] without intensive, expensive one-on-one coaching.

What we're learning: four training elements seem to work together

The Umbrella Fund has been working with five partners from very different sectors: Victory Farms (women fish vendors), Jazza Center (domestic workers), InMotion (digital entrepreneurs), Healthy Entrepreneurs (community health workers in rural areas), and Kuza One (agripreneurs training smallholder farmers). We tested different combinations of training content, delivery methods, confidence-building approaches, and market access mechanisms.

We learned that the best training outcomes don't come from a single intervention. Rather, that success seems to require four elements working together:

01 — PRODUCTIVE UPSKILLING

In-demand, market-critical skills tailored to actual gaps — with an emphasis on tailored problem-solving over generic content.

02 — OPTIMIZED DELIVERY

Simple, practical, and accessible training design built around women's time constraints, digital access, and learning contexts.

03 — CONFIDENCE BUILDING & ENTREPRENEURIAL IDENTITY

Shifting mindsets and self-belief so women see themselves as entrepreneurs capable of growth — not just informal sellers.

04 — FACILITATING MARKET ACCESS

Linking training to job placements, working capital, supplier relationships, or distribution channels that help women monetize their skills.

ELEMENT 01 — PRODUCTIVE UPSKILLING

Teaching skills the market actually demands

Successful entrepreneurship training pilots focus on in-demand skills – the specific capabilities entrepreneurs need to succeed in their market, with an emphasis on tailored problem-solving over generic content.

Victory Farms works with a network of 15,000 women fish vendors (Mama Samaki), who account for over **80% of its sales**. Through BFA's training needs assessment, we identified that new entrants (Dada Samaki) and lower-performing vendors (Mwanzo) – 700 women in total – had distinct training needs requiring distinct curriculum and training approaches. In the competitive fish vending business, differentiation is critical, and women must stand out through strategic location, customer attraction, and professional presentation that builds trust and repeat business.

Rather than one-size-fits-all training, Victory Farms tailored the training to:

- **New entrants:** For these vendors, the focus was on the basics of starting a business, such as identifying quality fish, the preparation techniques customers prefer, pricing strategies, and strategic stall locations.
- **Lower-performing vendors:** Since they already knew how to run a business, the focus was mainly on growth strategies, such as competitive differentiation based on hygiene, WhatsApp customer outreach, optimal operating hours, customer attraction and retention strategies, and ways to diversify their customer base.

One Mwanzo trainee learned the competitive value of good hygiene: “And cleanliness – wow, I went and looked around my place, and honestly, it was a mess. But I decided from now on, even if it’s just water containers, I’ll wash them.” Another vendor increased their sales once they had a better understanding of foot traffic: “I used to sell for like, let’s say, KES 80, and now I even sell for KES 140.”

InMotion’s Digital Cubs program trained 300 women in coastal Kenya between October and November 2024 (Phase 1) and July and October 2025 (Phase 2 of the program). The digital skills the entrepreneurs learned were skills they lacked, as many were using social media for their personal lives but didn’t know they could use it to grow their business. As one entrepreneur explained, “I had to learn how to open TikTok and Facebook accounts,” illustrating their starting point. The training focused on social media marketing, product photography, and online customer engagement – complex tasks made possible despite constraints like entry-level smartphones, limited data, and low digital literacy.

"I didn't know I could take good pictures using my phone, because for me to take a captivating picture to post on social media I thought I had to be a professional."

INMOTION TRAINEE

Jazza Center trains domestic workers in skills such as household management, childcare, specialized cooking, and first aid. Jazza works directly with employers to identify and prioritize the skills they value most. By aligning training with market demands, Jazza maintains an 80% user retention rate and has increased domestic workers’ monthly income from KES 8,000 to KES 13,260 (approximately \$61 to \$105). One worker explained, “If I didn’t go through Jazza, I would have had challenges cooking food there and using the [washing] machine. I didn’t have a clue about childcare.”

Healthy Entrepreneurs trains community health promoters to become Community Health Entrepreneurs (CHEs) selling health products in rural Kenya. Participants highlighted two transformative modules: market mapping (identifying their customer base by understanding which products sell where based on prevalent illnesses) and financial literacy (saving, budgeting, and income tracking via color-coded savings boxes).

In regions like Makueni, CHEs requested upskilling in blood pressure measurement and diabetes screening based on community demand — indicating that Healthy Entrepreneurs tailors its training to regional market needs. In all the pilots, training addressed skills gaps linked to earning potential in each market.

Simple, practical, accessible training

How training is delivered determines whether knowledge is absorbed, retained, and applied.

Simplicity and practical application

Victory Farms used clear, easy-to-remember tips (sweep your stall area), live demonstrations (fish frying/cleaning), visual guides for separating business and personal finances, and scenario-based exercises. InMotion demystified digital concepts through simple messaging and live demonstrations. A photoshoot session with hands-on guidance was particularly helpful.

"We were being taught and then doing it practically, and this was good since it's easy to remember something you have done practically."

INMOTION DIGITAL CUBS TRAINEE

Trainees were also given tips on timetables and calendars to help them structure their posts: "I have a timetable: Monday – product making, Tuesday – sizes, Wednesday – prices;" "I bulk-create my content and schedule posts."

Healthy Entrepreneurs used intensive, interactive training methods: hour-long sessions on each concept facilitated through role-playing, group case studies with 5–6 participants, and practical exercises. For market mapping, the class worked together to map actual CHE locations for a few members of each group, applying the methodology to real examples rather than abstract scenarios.

Peer learning

Across all pilots, trainees consistently reported valuing opportunities to learn from one another. Victory Farms' breakout sessions and practical demonstrations were opportunities for peer exchange. Trainees valued spending one day at the market with an experienced Mama Samaki. [Research](#) from Ethiopia found that peer showcasing is highly effective: a one-hour video of successful peers increased adoption of agricultural technology by farmers.

Digital vs. in-person delivery

Understanding user needs is critical to effective training design. InMotion initially piloted virtual classes in Phase 1, but attendance was low as many women struggled to participate due to household responsibilities. The program then shifted to half-day, in-person morning sessions to avoid childcare conflicts and peak business hours. Attendance improved significantly.

"Since it was half a day, I didn't mind closing the shop and gaining more knowledge on how to expand my business."

INMOTION PARTICIPANT

Similar patterns emerged elsewhere. At Victory Farms, vendors who were trained digitally felt some sessions were too short and struggled to absorb the content, while in-person participants clearly recalled lessons on customer care and put them into practice. In contrast, Kuza's virtual training was effective for its younger, digitally savvy agripreneurs, who valued flexibility. Time-intensive training tends to work best for highly motivated entrepreneurs, so targeted recruitment is essential.

ELEMENT 03 — CONFIDENCE & ENTREPRENEURIAL IDENTITY

Shifting how women see themselves

Across all five engagements, women spoke differently about themselves and their businesses after training, showing higher motivation and aspirations for expansion and increased confidence. Some identified as entrepreneurs, perhaps for the first time, simply from attending formal training.

BFA noted increased confidence among InMotion trainees when speaking about and selling businesses to new clients outside local areas. InMotion trainees described overcoming deep-seated fears: "I was shy to post; my mentor told me to just post even if imperfect." Another shared: "I was shy to post my voice, but learned to mute in videos." The fear of judgment is pervasive, and as one entrepreneur noted: "People say you have pride if you post too much; some might quit because of that." Yet with support, women learned to handle this: "You must learn to handle negativity and criticism." Addressing these barriers matters, as it enables women to apply what they learn. As InMotion mentors observed, some trainees "see it as a side hustle" or "take things lightly". They have skills but lack the entrepreneurial identity to apply them systematically.

InMotion's curriculum explicitly addressed entrepreneurial identity. The first module helped women articulate why they are in business, define their unique value proposition, and envision the entrepreneur they wanted to be, accompanied by success stories of role models. This sparked reflection, helping women to see themselves as serious entrepreneurs building an online presence, not just as informal sellers. The group setting amplified this, creating peer-learning environments that reinforced women's identification as legitimate entrepreneurs. Victory Farms incorporated engagement with successful vendor role models in their training. These vendors shared stories (including earnings), answered questions, and demonstrated possibilities.

"I want to be a supplier. I want to have my own shop with lots of fish. If I can start, I don't want to just be roasting by the roadside."

MWANZO TRAINEE, VICTORY FARMS

Simply being selected for training boosted women's confidence. Across the pilots, women mentioned selection as validation they were entrepreneurs worth investing in. [Research](#) from Nigeria shows strong connections between women entrepreneurs' self-confidence and small business longevity – women with greater self-assurance were more driven to initiate and run ventures effectively.

Our earlier work on entrepreneurship training indicated that support was most effective for growth-oriented businesses. Our latest research adds more nuance, suggesting that confidence-building and a stronger entrepreneurial identity can help women uncover ambitions for growth that may not have been evident at the outset. Rather than selecting only for growth orientation, addressing psychological barriers may unlock hidden potential.

ELEMENT 04 — MARKET ACCESS

Incentivizing engagement by facilitating market access

There is a hard truth about women's entrepreneurship training: teaching someone to swim doesn't help if they don't have access to water.

Training programs often struggle with sustained engagement and application. Market access is one of the most **significant** barriers women face. The **Africa Gender Index** notes that women have less access to markets and networks that enable growth, while the World Bank **notes that** women are excluded from centralized markets because they lack sufficient business volume, knowledge of quality standards, and regular access to buyers. Traditional training builds capacity but leaves women to navigate these barriers alone.

Our pilots link training directly to market access. Women learn skills and gain access to job placements, working capital, supplier relationships, and distribution channels to monetize what they've learned while simultaneously motivating them to participate and removing structural constraints.

Jazza Center's guaranteed job placement is a powerful training incentive. Interviews with 22 trained workers indicated that the promise of employment and regular pay motivated them to complete the rigorous training. Without Jazza's employer networks, rural women would face significant hurdles entering urban domestic work markets. Training is worth the time investment because it leads directly to employment. Victory Farms offered a starter kit (a wok, ladle, and cooking oil) to new entrants following their training as a redeemable loan, which facilitates faster market access.

Healthy Entrepreneurs targets CHEs who perform well for advanced training, enabling them to offer specialized services, generate more predictable and recurring revenue, and position them as trusted, skilled care providers. Paired with mentors, they are advised on how to respond to local disease patterns with the right product mix. Access to credit for those who complete financial training ensures their new skills translate into real business growth.

Earlier work by BFA Global found that entrepreneurs need to be surrounded by partners and services such as logistics, finance, and legal support. This ecosystem is especially critical for low-income women, who face greater barriers to tapping into these resources. A woman can have excellent fish-frying skills, but without access to inventory or reliable suppliers, those skills will generate little income.

Our evidence suggests entrepreneurship training works best when skill-building is offered alongside market access, and that this linkage itself drives engagement.

SCALE & LIMITATIONS

What we're learning about scale

Many of the elements that make training effective, such as hands-on delivery, close mentorship, and job linkages, are costly and difficult to scale. This has pushed us to ask a practical question: what is the "minimum effective dose" of training that will deliver results?

Several early patterns are appearing:

—○ Peer-learning models

More scalable than one-on-one mentorship, particularly cohort-based approaches or group coaching through WhatsApp.

—○ Hybrid delivery models

Short in-person sessions followed by virtual support have proven effective for some segments (Kuza's digitally savvy agripreneurs), while low-tech follow-ups using tools like WhatsApp work better for less digitally confident participants.

—○ Train-the-trainer approaches

InMotion is testing short in-person training combined with ongoing WhatsApp-based mentorship led by successful program graduates who understand the barriers participants face.

—○ Targeted recruitment

Victory Farms segmented participants based on a BFA training needs assessment, tailoring the training's intensity and content to experience and skill gaps. Jazza partnered with TVET institutions to recruit women with foundational skills, reducing time to placement while also offering training to rural women they might not otherwise reach.



While targeted recruitment can make entrepreneurship training programs more effective, it also raises an important tension: what are our selection criteria really capturing? Indicators often used to identify "high-potential" or "motivated" entrepreneurs may reflect prior exposure, resources, or structural advantage rather than ambition alone. Uneven participation should therefore be interpreted cautiously, as disengagement may be a sign of entrenched structural barriers rather than a lack of interest. This distinction is important for how training programs define readiness, design support, and assess impact.

CONCLUSION

Training alone does not transform outcomes. But it can do more than we believed.

Entrepreneurship training was most effective when four elements worked together: market-relevant upskilling, training delivery that fit women's time and technology constraints, confidence and entrepreneurial identity building, and clear pathways to market access that allowed women to immediately monetize their new skills.

Importantly, effective entrepreneurship training does not have to rely on intensive, high-cost coaching models. Instead, entrepreneurs need a minimum effective dose of support: a bundled set of interventions sufficient to convert learning into income without the expense of fully bespoke programming.

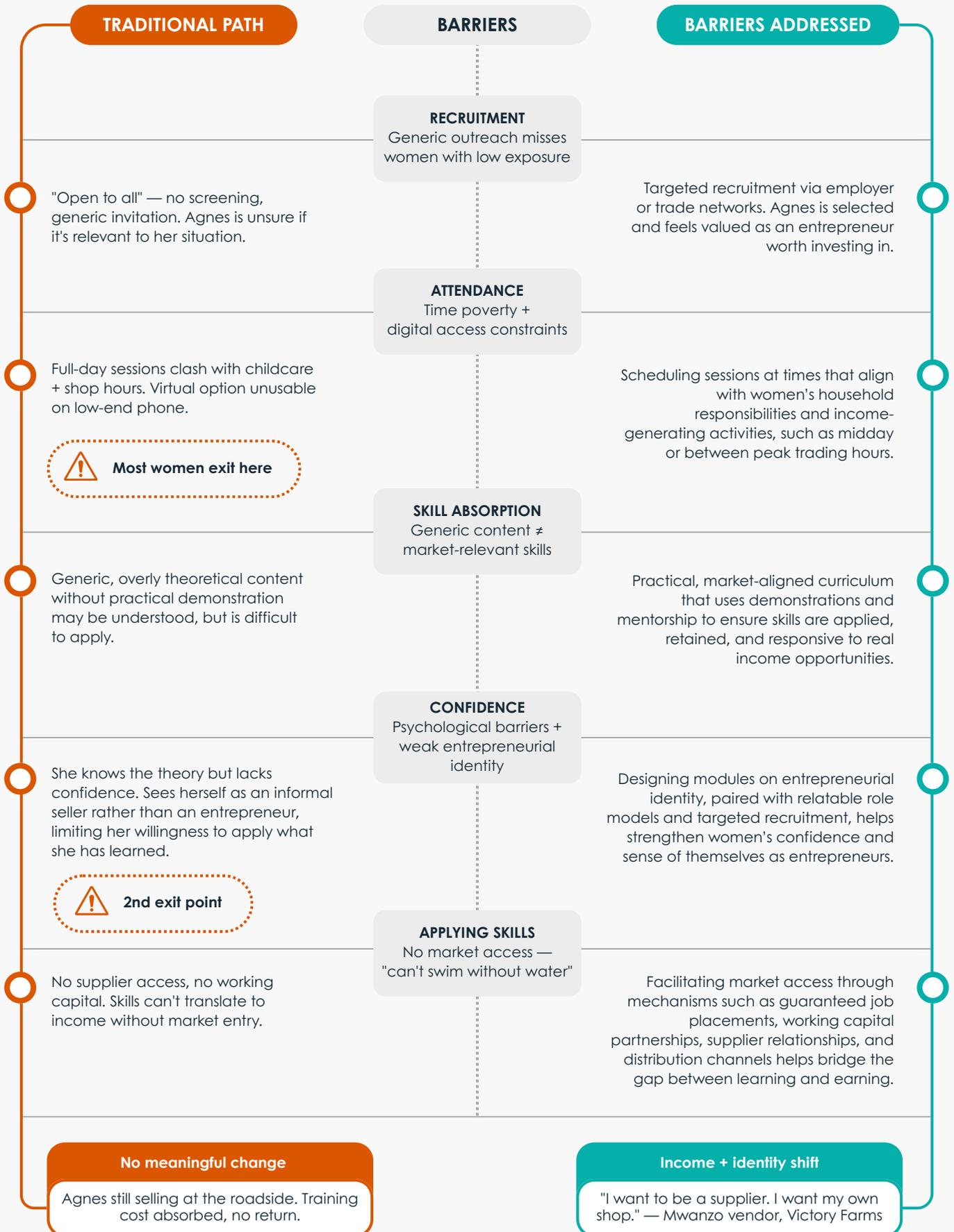
Identifying and delivering this minimum effective dose, while remaining attentive to context, selection dynamics, and structural barriers, offers a practical way to scale support for entrepreneurs that is both effective and sustainable.





Agnes's Journey Through Entrepreneurship Training

Where women drop out and what changes when barriers are addressed



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Women's Economic Empowerment (WEE) Opportunity Leads Umbrella Fund is run by BFA Global in Kenya that uses rapid "nano-sprints" and longer pilots to test and scale ways to increase incomes for low-income women. Partnering with 11 organisations, it has reached over 1,700 women, increased incomes by ~49% on average, and provided business-skills and digital-literacy training to support lasting livelihoods.